S1865-1

DEPARTMENT OF BANKING AND FINANCE

STATE OF GEORGIA

ATLANTA

SIXTY-THIRD ANNUAL REPORT

YEAR ENDING DECEMBER 31, 1982

* * *

E. D. "JACK" DUNN
Commissioner

ROBERT M. MOLER
Deputy Commissioner

* * *

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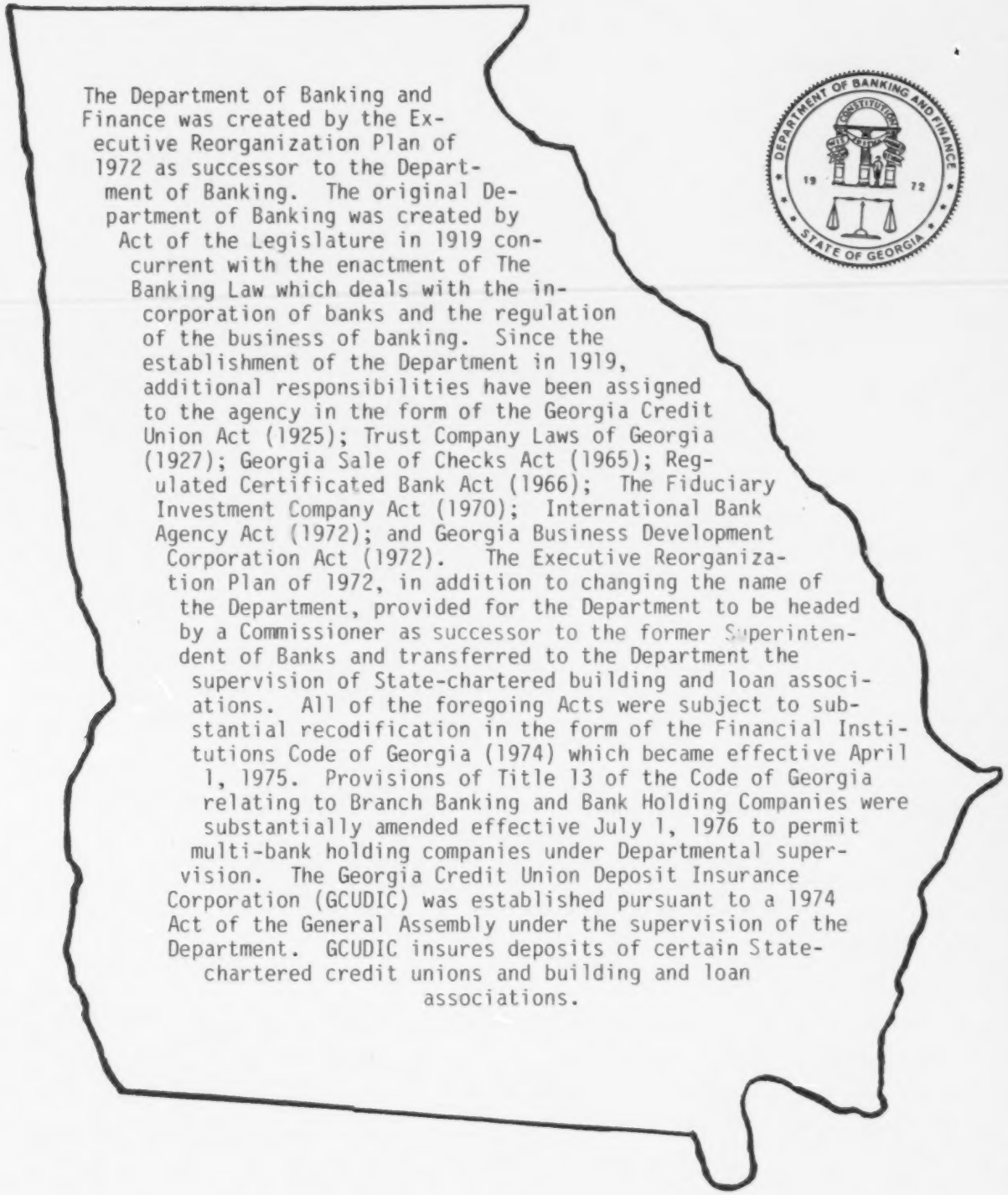
HISTORY OF THE DEPARTMENT

1919 1982



The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965); Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 13 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976 to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions and building and loan associations.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES
IN FINANCIAL INSTITUTIONS DURING 1982

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 353 State-chartered banks, 63 National banks, 172 State-chartered credit unions, two State-chartered savings and loan associations and 14 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the 416 National and State-chartered banks amounted to $30,363,487,000 reflecting an increase of $4,765,483,000 or 18.6%.

Expansion of State-chartered banks through bank offices and facilities continued with an additional 29 banking offices opened during 1982 and 15 offices closed or merged into National banks, bringing the total of such offices to 451. Eleven banks were lost through mergers in 1982.

During 1982 the Department approved 48 applications by bank holding companies for permission to acquire controlling interest in additional Georgia banks and/or bank holding companies. Twenty-nine of these applications were approved to establish new bank holding companies.

Fourteen international bank agencies and two representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the Employee Retirement Income Security Act of 1976 enacted by Congress.

Articles of Amendment of Articles of Incorporation were approved for eight banks to increase their outstanding capital stock. The Department approved eight Articles of

SUMMARY OF CONDITION AND STRUCTURAL CHANGES
IN FINANCIAL INSTITUTIONS DURING 1982
(Continued)

BANKING DIVISION (Continued)	Amendment creating authorized but unissued shares to be issued in the future. Nine banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments were approved for four banks to change the par value of their shares, for six banks to change their names and for one bank to acquire trust powers. Permission was granted for three banks to issue subordinated securities, and one rescission was issued for a partial amount of a previous approval. Fifteen applications were approved giving consent for banks to retire subordinated securities.
THRIFT INSTITUTIONS DIVISION	Credit Unions operating under State charter have experienced steady growth during 1982. Consolidated financial and statistical reports of the 172 State-chartered credit unions reflect an increase in total assets of $200,164,000 or 29.6% to a total of $877,052,000. All State-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or The Georgia Credit Union Deposit Insurance Corporation. Total assets of State-chartered savings and loan associations as of December 31, 1982, were $20,261,000. The deposits of the State-chartered savings and loan associations are insured by The Georgia Credit Union Deposit Insurance Corporation. At year-end The Georgia Credit Union Deposit Insurance Corporation had total resources of $3,819,388 and insured deposits of 130 credit unions and two savings and loans having total insured deposits of $547,977,719.
SALE OF CHECKS ACT	The Department of Banking and Finance supervises the licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Fourteen companies with a total of 3,080 agents throughout the State were licensed to do business under the Act during 1982
OTHER INSTITUTIONS	The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

Reece V. Morris, CFE.....Deputy Commissioner for Administration
John B. Kline, CFE.....Deputy Commissioner for Bank Supervision
Chief Review Examiner, International Bank Agencies, Trust, Technical and Legal
Charles W. Burge, CFE.....Deputy Commissioner for Thrift Institutions
Credit Unions, Building and Loan Associations, Check Sellers
David G. Sorrell, CFE.....Training Director
Coordinator for Training and Educational Activities
David A. Hancock.....Administrative Examiner
Larry S. Moor.....Administrative Examiner
Ralph J. Shire.....Administrative Examiner
C. Craig Smith.....(Thrifts) Administrative Examiner
Examination Report Review, Holding Companies, Relocations, Mergers, Applications for Banks and Bank Offices, Securities Approvals, Consumer Affairs, Technical and Legal
Barbara Moore.....Accountant
Accounting and Fiscal
Jeannie Benefield.....Administrative Assistant, Banks
Dianne Blackstone.....Administrative Assistant, Banks
Vickie Busby.....Administrative Assistant, Thrifts
Corporate Matters, Consumer Affairs, Pending Applications, Examination Report Review, Statistical Reports, Technical and Legal
Maggie Smith.....Personnel Manager
Personnel
L. Jean Ethridge.....Confidential Secretary
Appointments, Conferences and Seminars, Information Department Bulletin, Forms and Applications

Sheila Bersch.....Secretary/Typist
Susan Brown.....Senior Secretary/Typist
Renate Carroll.....Accounting Technician
Marilyn Fuller.....Senior Secretary/Typist
Marilou Harvey.....Senior Secretary/Typist
Sonja Hencely.....Principal Clerk
Cathy Jones.....Secretary/Typist
Kathleen Tucker.....Principal Clerk
Joseph Williams.....Senior Clerk

FIELD EXAMINERS

DISTRICT	DISTRICT DIRECTOR	SENIOR EXAMINERS	EXAMINERS	ASSISTANT AND SENIOR ASSISTANT EXAMINERS
NORTHWEST I	Jackson D. Hardy	William D. Atkins James E. Haley	James M. Brooks Jerry A. Cox Thomas E. Garreau Victor A. Greene Edward B. Heefner	James R. Emory Steve Lyle Larry J. Moody
NORTHEAST II	Steven D. Bridges	Drexel Beck Gary V. Green	Melinda Kinard Wayne Orr Ned Overby George Reynolds James Winn	Nan Ansley Randy Barrs Gary L. Fox Michael Killeen Dallas Pass
CENTRAL III	C. Douglas Peugh	John H. Pennell Barry L. Rooks	Harry Brown Georgia High Grace A. Mayner Bill Reed Larry E. Shelley Emory Stanford	Jenny Neville
EAST CENTRAL IV	Robert H. Callier, Jr.	Hubert Miller James R. Price	Willie J. Cheek Robert Davis	Princess Brown Robert J. Cannon Gary F. Ford Dianne Hickman Michael Hooks
SOUTHWEST V	Robley S. Rigdon	Robert L. Herndon D. Ray Johnston	Larry T. Duke John E. Gavin Michael Rosser John F. Sutphin	Eugene Cline Tracy D. Dill Glenn Edwards Joyce R. Jones J. Alex Miller
SOUTHEAST VI	Norman E. Mimbs	James F. Mills	Eddie L. Bishop Billy S. Wilson Jane M. Whitfield	George Keaveney Ava Lovett Rick McClintock Robin Sanford David T. Widincamp

CURRENT STAFF

E. NANETTE ANSLEY

WILLIAM D. ATKINS

DREXEL BECK

JEANNIE BENEFIELD

SHEILA BERSCH

EDDIE L. BISHOP

DIANNE BLACKSTONE

STEVE D. BRIDGES

JAMES M. BROOKS

HARRY BROWN

PRINCESS BROWN

SUSAN BROWN

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CHARLES W. BURGE

VICKIE BUSBY

ROBERT H. CALLIER

RENATE CARROLL

BILL CHEEK

GENE CLINE

JERRY A. COX

ROBERT DAVIS

TRACY DILL

LARRY T. DUKE

E. D. "JACK" DUNN

GLENN EDWARDS

JAMES R. EMORY

JEAN ETHRIDGE

GARY F. FORD

GARY L. FOX

MARILYN FULLER

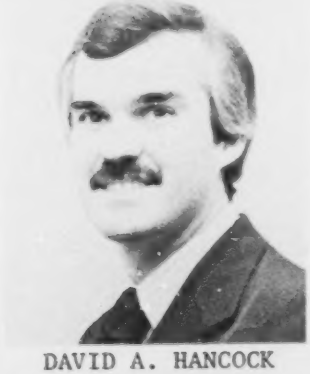
THOMAS S. GARREAU

JOHN E. GAVIN

GARY V. GREEN

VICTOR A. GREENE

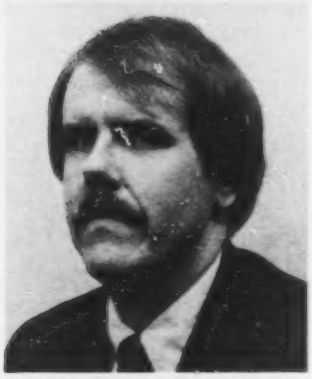
JAMES ED HALEY



DAVID A. HANCOCK

JACKSON D. HARDY

MARILOU HARVEY



EDWARD B. HEEFNER

SONJA HENCELY

R. LARRY HERNDON

DIANNE HICKMAN

GEORGIA HIGH

MICHAEL HOOKS

D. RAY JOHNSTON

CATHY JONES

JAY T. JONES JR.

JOYCE R. JONES

GEORGE S. KEAVENEY

MICHAEL KILLEEN

MELINDA KINARD

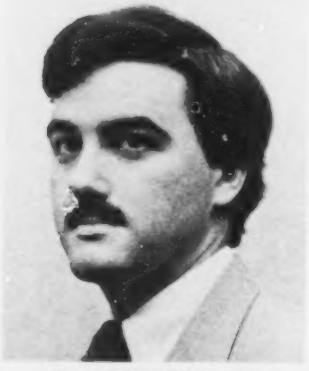
JOHN B. KLINE

AVA R. LOVETT

STEVE LYLE

GRACE A. MAYNER

HUBERT MILLER



J. ALEX MILLER

JAMES F. MILLS

NORMAN E. MIMBS

ROBERT M. MOLER

LARRY MOODY

LARRY S. MOOR

BARBARA MOORE

REECE V. MORRIS

JENNY NEVILLE

WAYNE ORR

NED W. OVERBY

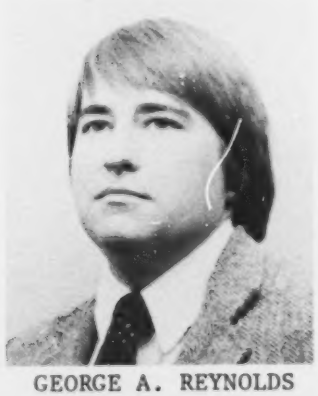
DALLAS PASS

JOHN H. PENNELL II

C. DOUGLAS PEUGH

JAMES R. PRICE III

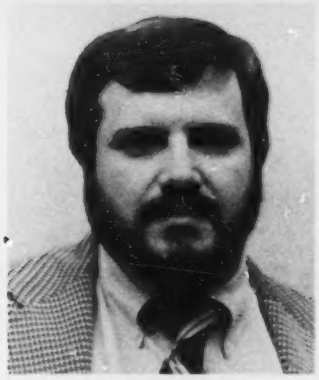
BILL REED



GEORGE A. REYNOLDS

ROBLEY S. RIGDON

BARRY L. ROOKS



MIKE ROSSER

ROBIN SANFORD

LARRY E. SHELLEY

RALPH SHIRE

C. CRAIG SMITH

MAGGIE SMITH

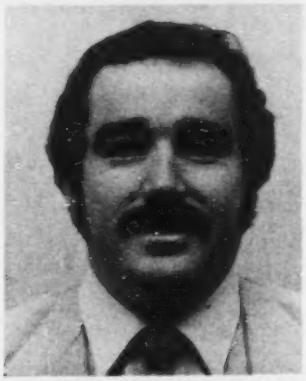
DAVID G. SORRELL

EMORY STANFORD

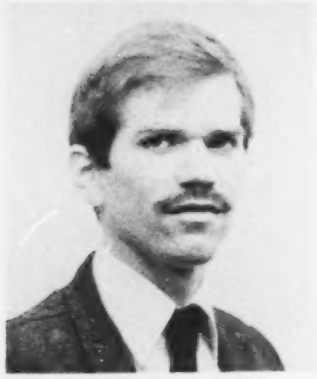
JOHN F. SUTPHIN III

KATHLEEN TUCKER

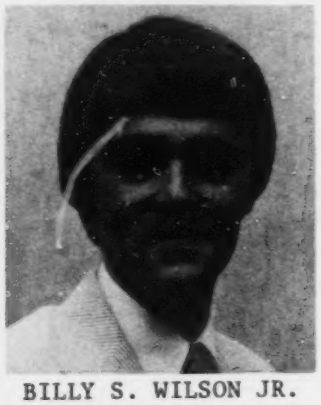
JANE M. WHITFIELD



DAVID T. WIDINCAMP



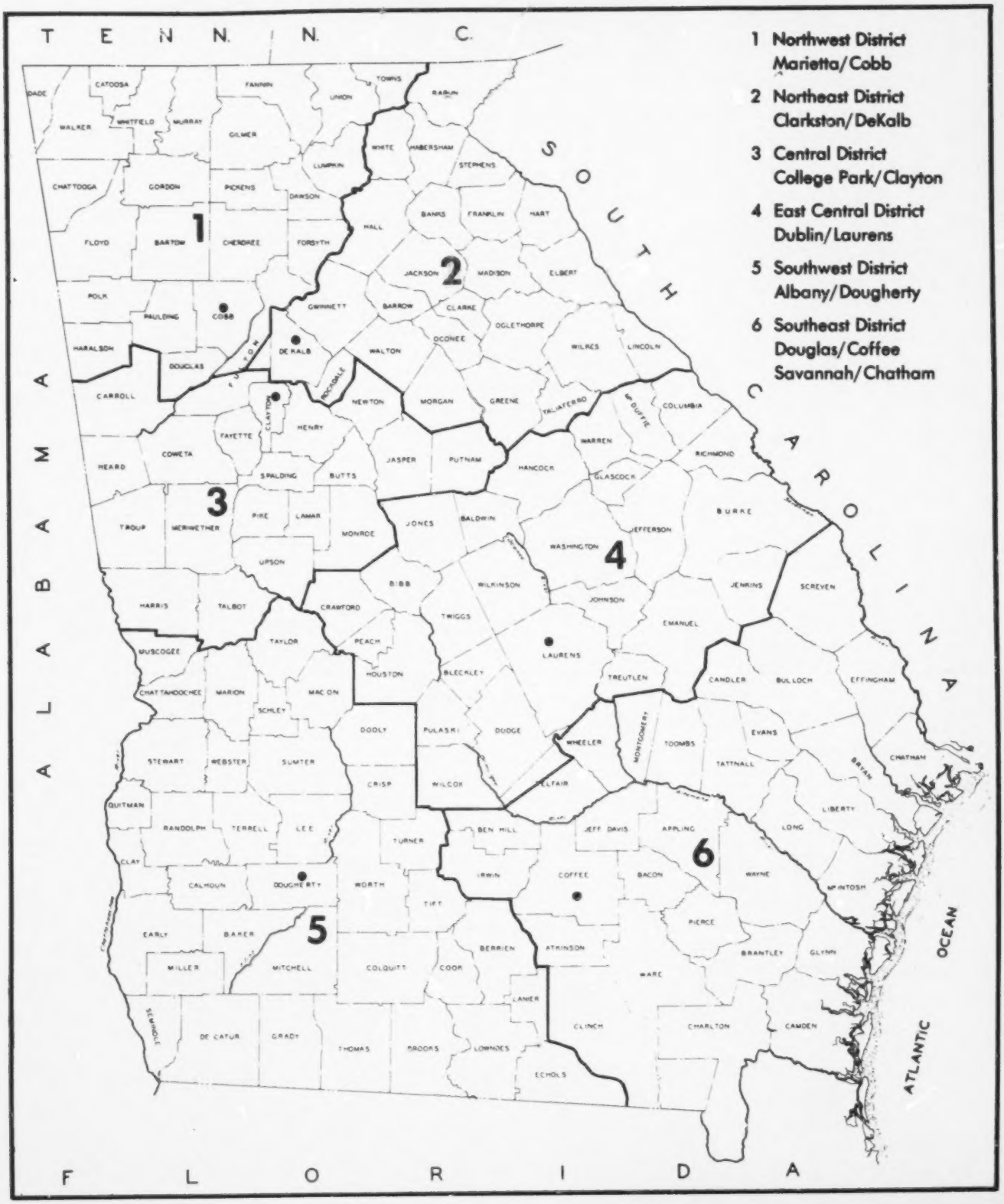
JOSEPH WILLIAMS



BILLY S. WILSON JR.

JAMES H. WINN JR.

EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



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RECEIPTS AND DISBURSEMENTS FISCAL YEAR 1982

REVENUES COLLECTED

Bank Examination and Supervision Fees	$2,670,021.00
New Bank, Bank Office and Holding Company Investigation Fees	170,450.00
Credit Union Examination and Supervision Fees	296,042.57
Sale of Checks Investigation and License Fees	8,826.00
Building and Loan Examination, Supervision and Investigation Fees	4,684.00
Holding Company Examination and Supervision Fees	21,800.00
Miscellaneous Fees and Fines	11,524.20
Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services	$3,183,347.77

DISBURSEMENTS:

Personal Services	$2,433,098.67
Travel Expense	198,973.93
Motor Vehicle Expense	60,833.47
Office Rent	103,658.86
Equipment	5,688.27
Printing	15,292.75
Repairs and Maintenance	6,414.93
Supplies and Materials	23,222.17
Computer	13,094.30
Communications	28,406.53
Miscellaneous	25,018.09
Total Disbursements	$2,913,701.97

LEGAL HOLIDAYS

January 1.....New Year's Day
January 19.....Robert E. Lee's Birthday
February 22.....George Washington's Birthday
(Observed Third Monday in February)
April 26.....Confederate Memorial Day
May 30.....National Memorial Day
(Observed Last Monday in May)
June 3.....Jefferson Davis' Birthday
July 4.....Independence Day
(Observed First Monday in July)
First Monday in September.....Labor Day
October 12.....Columbus Day
(Observed Second Monday in October)
November 11.....Veterans' Day
Fourth Thursday in November.....Thanksgiving Day
December 25.....Christmas Day
(Observed Fourth Friday in December)

(Provided that when any of the holidays enumerated above fall on a Sunday, the Monday next following shall be observed as a Legal Holiday; also, provided that when any of the holidays enumerated above fall on a Saturday, the Friday before shall be observed as a Legal Holiday.)

MAXIMUM FLOATING INTEREST RATE ALLOWABLE ON REAL ESTATE LOANS

MONTH	PERCENT INTEREST
JANUARY, 1982	16.00
FEBRUARY, 1982	16.25
MARCH, 1982	17.00
APRIL, 1982	17.00
MAY, 1982	16.25
JUNE, 1982	16.00
JULY, 1982	16.00
AUGUST, 1982	16.75
SEPTEMBER, 1982	16.25
OCTOBER, 1982	15.50
NOVEMBER, 1982	14.75
DECEMBER, 1982	13.50

SUMMARY OF ACTIVITIES OF BANKS

ARTICLES OF INCORPORATION FOR BANKS APPROVED

NAME OF BANK	LOCATION	APPROVED
Central Interim Bank	Macon	7-27-82

PERMITS TO BEGIN BUSINESS

NAME OF BANK	LOCATION	APPROVED
Lumpkin County Bank	Dahlonega	12-14-82

SUMMARY OF ACTIVITIES OF BANKS - Continued

APPLICATIONS FOR CONSOLIDATIONS AND/MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Georgia State Bank and Georgia State Interim Bank	Mableton)) Mableton)	Merger	1-19-82
First Commercial Bank and RPMC, Inc.	Buford)) Atlanta)	Merger	2-24-82
Clayton County Bank and WBWB, Inc.	Riverdale)) Atlanta)	Merger	2-24-82
First Bulloch Bank & Trust Company and Interim Bulloch Corporation	Statesboro)) Statesboro)	Merger	3-08-82
Bank of Banks County and Banks County Interim Corporation	Homer)) Homer)	Merger	3-24-82
Northeastern Banking Company and Northeastern Interim Banking Co.	Commerce)) Commerce)	Merger	4-08-82
Bank of Woodstock and Woodstock Interim Bank	Woodstock)) Woodstock)	Merger	4-19-82
Atlantic Bank and Trust Company and ABT Interim Corp.	Savannah)) Savannah)	Merger	4-23-82
Bank of Dahlonega and Dahlonega Interim, Inc.	Dahlonega)) Dahlonega)	Merger	5-24-82
The Citizens Bank and Citizens Interim Bank	Dallas)) Dallas)	Merger	6-25-82

APPLICATIONS FOR CONSOLIDATIONS AND/MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Peoples State Bank & Trust and PBT Interim Corporation	Baxley)) Baxley)	Merger	7-30-82
First Bank of Habersham and JMM, Inc.	Cornelia)) Gainesville)	Merger	8-02-82
The Farmers Bank of Tifton and First Community Interim, Inc.	Tifton)) Tifton)	Merger	8-03-82
TCB Interim, Inc. and The Coastal Bank	Hinesville)) Hinesville)	Merger	9-02-82
The Park Avenue Bank and New Valdosta Interim, Inc.	Valdosta)) Valdosta)	Merger	10-05-82
First United Bank and First United Interim, Inc.	Montezuma)) Montezuma)	Merger	11-15-82
Cohutta Banking Company and Cohutta Interim Company, Inc.	Chatsworth)) Chatsworth)	Merger	11-30-82
Central Bank of Georgia and Central Interim Bank	Macon)) Macon)	Merger	12-6-82
West Central Georgia Bank and West Central Georgia Interim Corporation	Thomaston)) Thomaston)	Merger	12-13-82

SUMMARY OF ACTIVITIES OF BANKS - Continued

STATE BANKS IN LIQUIDATION

NAME OF BANK	LOCATION	DATE CLOSED	DEPOSITORY
The Hamilton Bank & Trust Company	Atlanta	10-08-76	N/A
Unpaid Claims due FDIC			*$2,308,271.00
Estimated Value of Remaining Unliquidated Assets			**$1,975,805.00
First Augusta Bank & Trust Company	Augusta	05-20-77	N/A
Unpaid Claims due FDIC			*$2,826,753.00
Estimated Value of Remaining Unliquidated Assets			**$1,851,603.00
Peoples Banking Company	Boston	03-17-81	N/A
Unpaid claims due FDIC			*$ 951,842.00
Estimated Value f Remaining Unliquidated Assets			**$ 748,124.00
Toney Brothers Bank	Doerun	01-05-79	N/A
Unpaid Claims due FDIC			-0-
Estimated Value of Remaining Unliquidated Assets			**$ 217,913.00

* Principal only; does not include accrued interest due FDIC.

** The value of remaining assets is only an estimation due to future economic conditions, litigation, collections, and other factors that could change the appraised value substantially. The values are used primarily for a guide in determining the present status of the particular liquidation or receivership.

SUMMARY OF ACTIVITIES OF BANKS - Continued

BRANCH BANKS AS OF DECEMBER 31, 1982

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
Bank of the South, N. A. Atlanta	Fulton	DeKalb, Clarke
First Georgia Bank Atlanta	Fulton	DeKalb
First National Bank of Atlanta Atlanta	Fulton	Bibb, Clayton, Cobb, DeKalb, Richmond
National Bank of Georgia Atlanta	Fulton	DeKalb
Trust Company Bank Atlanta	Fulton	DeKalb, Cayman Islands
American National Bank Brunswick	Glynn	Wayne
Columbus Bank and Trust Company Columbus	Muscogee	Chattachoochee
First National Bank of Columbus Columbus	Muscogee	Chattachoochee
The First National Bank of Dalton Dalton	Whitfield	Gordon
Fidelity National Bank Decatur	DeKalb	Fulton
The Citizens Bank Folkston	Charlton	Brantley
Bank of the South, Clayton County, Forest Park	Clayton	Fulton
The Coastal Bank Hinesville	Liberty	Long
Trust Company Bank of Middle Georgia, N. A., Macon	Bibb	Houston
The Citizens and Southern National Bank, Savannah	Chatham	Bibb, Butts, Clarke, Clayton, Cobb, Colquitt, DeKalb, Fulton, Gwinnett, Hart, Henry, Houston, Lowndes, Richmond, Thomas, Whitfield

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED AS OF DECEMBER 31, 1982

PARENT BANK	LOCATION	NAME OF BANK OFFICE/FAC.	LOCATION
Wheeler County State Bank	Alamo	Glenwood Facility	Glenwood
First Georgia Bank	Atlanta	Chattachoochee Industrial Office	Atlanta
The Commercial Bank	Bowdon	First Tuesday Mall Office	Carrollton
First Commercial Bank	Buford	Rockbridge Road Facility	Norcross
		Snellville Facility	Snellville
Peachtree Bank and Trust Company	Chamblee	Spalding Corners Office	Norcross
Bank of Cumming	Cumming	Tri-County Mall Office	Cumming
Trust Company Bank of Gwinnett County	Lawrenceville	Jimmy Carter Boulevard Office	Norcross
Georgia State Bank	Mableton	Tri-County Facility	Roswell
Bank of the South, Cobb County	Marietta	Sprayberry Crossing Office	Marietta
First Bank & Trust Co.	Marietta	Church Street Office	Marietta
		Powers Ferry Plaza Facility	Marietta
Bank of Quitman	Quitman	Troupeville Office	Valdosta
Roswell Bank	Roswell	Old Alabama Office	Roswell
Bank of Carroll County	Temple	Carrollton Office	Carrollton
Citizens State Bank	Warner Robins	North Houston Office	Warner Robins
Oconee State Bank	Watkinsville	Bogart Office	Bogart

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1982

	State Chartered Banks	Branches, Bank Offices & Facilities
IN OPERATION JANUARY 1, 1982	364	437
BANKS OPENING DURING YEAR		
Lumpkin County Bank Dahlonega (12-14-82)	+ 1	
BANKS/BRANCHES DELETED BY MERGERS, ASSUMPTION, AND CONVERSIONS DURING YEAR	-11	- 1
Athens Bank and Trust, Athens (12-17-82) Gordon County Bank, Calhoun (10-1-82) The Citizens and Southern Bank of Dalton, Dalton (10-31-82) The Citizens and Southern Bank of Hart County, Hartwell (10-31-82) The Citizens and Southern Bank of Jackson, Jackson (10-31-82) Macon Bank & Trust Company, Macon (9-30-82) The Citizens and Southern Bank of Colquitt County, Moultrie (8-31-82) Bank of Pinehurst, Pinehurst (6-30-82) Roswell Bank, CLAIRMONT OFFICE (Branch) purchased by National Bank of Georgia (5-01-82) Saint Marys State Bank, Saint Marys (10-1-82) The Citizens and Southern Bank of Thomas County, Thomasville (10-31-82) The Citizens and Southern Bank of Houston County, Warner Robins (5-31-82)		
BANK OFFICES/FACILITIES OPENING DURING YEAR.		+29
Heritage Bank, Alpharetta (formerly Fulton County Bank) Holcomb Bridge Office (7-12-82) Sumter Bank and Trust Company, Americus Forsyth Street Office, Americus (11-08-82) Trust Company Bank, Atlanta Gateway Fulton Industrial Office, Atlanta (1-4-82) Georgia-Pacific Center Office, Atlanta (7-12-82) Fannin County Bank, Blue Ridge Valley Village Facility, Blue Ridge (7-22-82)		

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1982

	State Chartered Banks	Branches, Bank Offices & Facilities

BANK OFFICES/FACILITIES OPENING DURING YEAR (Cont'd.)

Bartow County Bank, Cartersville
Rockmart Highway Office (3-18-82)
Bank of the South, Gwinnett County, Duluth
Norcross-Rockbridge Office, Norcross (9-7-82)
Farmers and Merchants Bank, Fayetteville
North Fayette Office, Fayetteville (5-7-82)
The Citizens Bank, Gainesville
Browns Bridge Road Office, Gainesville (4-22-82)
The Citizens and Southern Bank of West Georgia, LaGrange
Broad and Vernon Street Office, LaGrange (6-05-82)
The State Bank of Leesburg, Leesburg
Smithville Bank Facility, Smithville (8-16-82)
Farmers State Bank, Lumpkin
Richland Office, Richland (12-09-82)
Georgia State Bank, Mableton
Galleria Office (4-19-82)
Macon Bank & Trust Company, Macon
Vineville Office, Macon (4-05-82)
Bank of the South, Cobb County, Marietta
(formerly Cobb Bank & Trust Company, Smyrna)
Cherokee Road Office, Smyrna (1-29-82)
Vinings Junction Facility, Atlanta (3-15-82)
Commercial Bank of Cobb County, Marietta
Akers Mill Office, Atlanta (6-01-82)
NBG Cobb Bank, Marietta (formerly First Bank &
Trust Co.)
Galleria Office, Atlanta (11-01-82)
Gwinnett Bank & Trust Company, Norcross
Killian Hill Office, Lilburn (3-15-82)
Farmers Bank of Pelham, Pelham
Meigs Office, Meigs (3-08-82)
The Rockmart Bank, Rockmart
Motor Bank Facility, Rockmart (2-11-82)
The Georgia State Bank of Rome, Rome
West Rome Office, Rome (12-31-82)
Farmers and Merchants Bank of Senoia, Senoia
Sharpsburg Office, Sharpsburg (12-31-82)
Heritage Bank of Gwinnett County, Snellville
(formerly Gwinnett County Bank)
Killian Hill Office, Lilburn (1-04-82)
Lawrenceville Office, Lawrenceville (3-18-82)

SUMMARY OF BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1982

	State Chartered Banks	Branches, Bank Offices & Facilities
BANK OFFICES/FACILITIES OPENING DURING YEAR (Cont'd.)		
Commercial Bank of Thomasville, Thomasville Gateway Office, Thomasville (3-15-82) State Bank and Trust Co., Unadilla The Bank of Pinehurst (6-30-82) The Citizens and Southern Bank of Houston County, Warner Robins Russell Parkway Office, Warner Robins (4-06-82) The Peoples Bank, Winder North Broad Facility, Winder (5-21-82)		
BANK OFFICES/FACILITIES DISCONTINUED DURING YEAR		-14
Athens Bank and Trust, Athens Atlanta Highway Office, Athens (12-17-82) The Citizens and Southern Bank of Dalton, Dalton Rocky Face Office, Dalton (10-31-82) Bank of Fort Valley, Fort Valley North Valley Office, Fort Valley (1-22-82) Macon Bank & Trust Company, Macon Macon Mall Office, Macon (9-30-82) Vineville Office, Macon (9-30-82) Bank of the South, Cobb County, Marietta (formerly Cobb Bank & Trust Company, Smyrna) Interstate North Office, Marietta (1-29-82) Commercial Bank of Cobb County, Marietta Belmont Hills Office, Smyrna (11-26-82) Westside Office, Marietta (5-29-82) The Rockmart Bank, Rockmart Goodyear Office, Rockmart (2-9-82) Saint Marys State Bank, Saint Marys Camden Mall Office, Saint Marys (10-1-82) Sea Island Bank, Statesboro South Side Office, Statesboro (10-15-82) The Citizens and Southern Bank of Thomas County, Thomasville Gateway Office, Thomasville (10-31-82) The Citizens and Southern Bank of Houston County, Warner Robins Plaza Office, Warner Robins (5-31-82) Russell Parkway Office (5-31-82)		
IN OPERATION DECEMBER 31, 1982	354	451

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Abbeville	Wilcox	Dorsey State Bank	10-04-1972	10-04-1972	0	962
		Wilcox County State Bank	4-22-1952	4-22-1952	1	10,757
Adairsville	Bartow	*Bank of Adairsville	3-21-1899	3-24-1899	0	10,558
Adel	Cook	Adel Banking Company	2-27-1929	3-01-1929	1	35,382
		Farmers and Merchants Bank	12-11-1947	1-15-1948	0	8,935
Ailey	Montgomery	Montgomery County Bank	2-24-1926	3-01-1926	0	10,000
Alamo	Wheeler	Wheeler County State Bank	1-15-1945	1-17-1945	0	9,705
Alapaha	Berrien	Bank of Alapaha	3-04-1905	3-25-1905	2	20,486
Albany	Dougherty	The Citizens and Southern Bank of Albany	5-06-1943	6-01-1943	6	151,300
		*The First National Bank of Albany				66,272
		First State Bank & Trust Company	3-31-1961	3-31-1961	5	136,258
		Security Bank and Trust Company of Albany	4-17-1970	8-31-1970	2	43,032
Allentown	Wilkinson	The Four County Bank	8-18-1941	9-15-1941	0	12,439
Alma	Bacon	Alma Exchange Bank & Trust	7-29-1981	7-29-1981	1	20,781
		*The First National Bank of Alma				19,898
Alpharetta	Fulton	Heritage Bank	2-06-1920	4-12-1920	2	29,360
Americus	Sumter	Bank of Commerce	10-13-1891	1-02-1892	1	53,747
		Citizens Bank of Americus	2-20-1937	3-25-1937	2	42,917
		Sumter Bank and Trust Company	10-01-1973	10-28-1974	1	27,317
Arlington	Calhoun	Bostwick Banking company	8-27-1935	3-01-1936	0	11,396
Ashburn	Turner	Ashburn Bank	7-03-1900	7- -1900	0	35,047
		The Citizens Bank of Ashburn	7-27-1905	10-25-1905	0	28,619
Athens	Clarke	First American Bank and Trust Company	9-24-1949	11-01-1949	1	47,973
		*The First National Bank of Athens				128,937
Atlanta	Fulton	*Bank of the South, N.A.				1,225,345
		*Citizens Trust Bank	7-12-1921	8-17-1921	2	60,010
		*First Georgia Bank	3-22-1934	4-02-1934	10	293,223
		*The First National Bank of Atlanta				4,018,452
		*The National Bank of Georgia				759,981
		*Trust Company Bank	9-21-1891	11-08-1891	43	2,886,994
		Reliance Trust Company	2-11-1981	7-01-1981	0	***

* Member Federal Reserve System
** Amounts are in thousands
*** Non-Deposit Trust Company

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Augusta	Richmond	*The First National Bank and Trust Company of Augusta				133,664
		*Georgia Railroad Bank & Trust Company	11-15-1892	12-31-1892	16	497,859
Bainbridge	Decatur	The Citizens Bank and Trust Company	11-08-1911	12-19-1911	0	40,940
		*First State National Bank of Bainbridge				45,407
		The First Port City Bank	4-03-1974	10-07-1974	0	27,548
Ball Ground	Cherokee	Citizens Bank	9-28-1926	10-01-1926	1	20,323
Barnesville	Lamar	*The First National Bank of Barnesville				33,066
		Lamar State Bank	4-14-1971	6-01-1972	1	20,536
Barwick	Brooks	Barwick Banking Company	2-16-1967	6-01-1967	0	3,166
Baxley	Appling	Baxley State Bank	8-23-1917	8-25-1917	0	41,019
		Peoples State Bank & Trust	5-04-1966	7-01-1966	0	14,910
Blackshear	Pierce	*The Blackshear Bank	7-07-1892	7-07-1892	0	15,896
		Peoples Bank	8-01-1946	8-05-1946	0	20,458
Blairsville	Union	*First National Bank of Union County	1-04-1982	1-04-1982		8,541
		Union County Bank	2-18-1949	3-01-1950	0	38,197
Blakely	Early	Bank of Early	4-03-1941	4-28-1941	0	19,806
		First State Bank of Blakely	5-06-1937	5-15-1937	1	25,427
Blue Ridge	Fannin	Fannin County Bank	5-29-1916	6-06-1916	1	36,063
Bowdon	Carroll	The Commercial Bank	9-22-1926	9-22-1926	1	32,520
Bowman	Elbert	The American Bank	12-02-1966	1-03-1967	0	7,456
Braselton	Jackson	Braselton Banking Company	12-13-1948	12-18-1948	0	3,190
Bremen	Haralson	The Citizens & Merchants Bank	6-09-1970	11-16-1970	0	8,966
		Commercial & Exchange Bank	1-18-1949	2-01-1949	1	23,084
Brooklet	Bulloch	Farmers & Merchants Bank	2-04-1948	2-17-1948	1	21,771
Broxton	Coffee	Broxton State Bank	8-04-1966	9-01-1966	0	12,101
Brunswick	Glynn	*American National Bank of Brunswick				117,360
		The Coastal Bank of Georgia	7-22-1981	10-30-1981	3	38,445
		*The First National Bank of Brunswick				114,923
Buchanan	Haralson	*The First National Bank of Haralson County				22,265

* Member Federal Reserve System
** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Buena Vista	Marion	Buena Vista Loan and Savings Bank	9-22-1887	9-01-1889	0	14,533
Buford	Gwinnett	NBG Gwinnett Bank	1-18-1946	2-11-1946	2	36,330
Butler	Taylor	The Citizens State Bank	9-04-1926	9-04-1926	0	24,730
Byron	Peach	Middle Georgia Bank	10-30-1962	2-04-1963	1	25,652
Cadwell	Laurens	Farmers State Bank	8-23-1972	8-23-1972	0	5,127
Cairo	Grady	Cairo Banking Company	11-23-1903	11-23-1903	1	30,797
		Citizens Bank	12-03-1903	1-01-1904	0	10,537
		*First National Bank of Grady County				17,706
Calhoun	Gordon	*The Calhoun First National Bank				81,456
Camilla	Mitchell	Bank of Camilla	11-04-1889	1-02-1890	0	26,482
		Planters & Citizens Bank	9-20-1904	5-24-1913	0	34,943
Canton	Cherokee	Bank of Canton	11-17-1892	12-18-1892	2	67,273
		Etowah Bank	1-22-1927	1-29-1927	1	59,782
Carnesville	Franklin	First Bank and Trust	7-18-1960	8-01-1960	1	27,776
Carrollton	Carroll	The Carrollton State Bank	4-21-1972	8-01-1972	1	11,366
		The Peoples Bank	11-10-1909	12-01-1909	2	61,511
		*West Georgia National Bank of Carrollton				44,063
Cartersville	Bartow	Bartow County Bank	6-07-1973	3-28-1974	1	22,057
		The Citizens and Southern Bank of Bartow County	12-20-1947	11-19-1948	0	27,754
		*The First National Bank of Cartersville				67,308
Cave Spring	Floyd	Bank of Cave Spring	12-15-1966	6-15-1967	0	5,570
Cedartown	Polk	*The Commercial National Bank				40,211
		*The First National Bank of Polk County				39,280
Chamblee	DeKalb	Peachtree Bank and Trust Company	3-17-1960	5-06-1960	9	193,023
Chatsworth	Murray	Cohutta Banking Company	7-17-1905	1-24-1906	2	34,142
		*The First National Bank of Chatsworth				18,041
Chester	Dodge	Bank of Chester	6-14-1966	9-26-1966	1	6,728
Chickamauga	Walker	Bank of Chickamauga	2-16-1910	5-10-1910	1	20,760
Clarkesville	Habersham	Habersham Bank	5-13-1904	5- -1904	3	58,477
Clarkston	DeKalb	Citizens DeKalb Bank	4-10-1969	3-06-1970	5	25,075

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Claxton	Evans	The Claxton Bank	2-24-1941	2-24-1941	2	26,532
		Tippins Bank & Trust Company	8-30-1940	9-03-1940	1	16,007
Clayton	Rabun	Bank of Clayton	6-30-1904	7-01-1904	1	50,227
		Rabun County Bank	5-01-1974	10-10-1975	0	14,572
Cleveland	White	The Peoples Bank	12-11-1945	7-01-1946	1	75,433
		White County Bank	12-02-1975	10-29-1976	1	23,983
Cobbtown	Tattnall	The Brown Bank	6-24-1970	6-24-1970	0	4,427
Cochran	Bleckley	Cook Banking Company	4-24-1942	7-01-1942	0	15,562
		State Bank of Cochran	12-22-1921	1-05-1922	0	20,831
Colquitt	Miller	Citizens Bank	3-24-1924	4-21-1924	0	27,489
		The Peoples Bank	3-16-1973	10-19-1973	0	15,055
Columbus	Muscogee	Columbus Bank and Trust Company	12-24-1888	4-01-1889	13	343,265
		*The First National Bank of Columbus				271,931
		*The National Bank and Trust Company of Columbus				128,206
		Trust Company of Columbus	3-19-1954	3-19-1954	4	46,252
Comer	Madison	Merchants and Farmers Bank of Comer, Georgia	10-03-1935	10-10-1935	1	13,085
Commerce	Jackson	*The First National Bank of Commerce				39,815
		Northeastern Banking Company	11-17-1981	5-28-1982	0	15,894
Conyers	Rockdale	First Bank of Conyers	11-17-1969	6-24-1970	2	28,571
		Trust Company Bank of Rockdale	10-15-1891	6- -1901	2	79,237
Coolidge	Thomas	Farmers and Merchants Bank of Thomas County	12-18-1911	11-20-1911	1	8,321
Cordele	Crisp	Cordele Banking Company	5-31-1927	6-15-1927	1	40,113
		First State Bank in Cordele	12-03-1938	1-03-1939	1	39,050
Cornelia	Habersham	Cornelia Bank	7-03-1900	8-04-1900	3	54,973
		First Bank of Habersham	9-14-1979	9-15-1979	2	45,152
Covington	Newton	The Bank of Covington	4-10-1901	4-10-1901	1	68,934
		*First National Bank of Newton County				23,283
Crawford	Oglethorpe	The Commercial Bank	9-02-1924	9-05-1924	0	13,680
Crawfordville	Taliaferro	The Peoples Bank	12-08-1947	1-02-1948	0	9,960

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Cumming	Forsyth	Bank of Cumming	10-11-1904	10-19-1904	0	66,569
		Forsyth County Bank	6-15-1964	9-26-1964	1	45,050
Cuthbert	Randolph	Citizens Bank	2-07-1938	3-01-1938	0	19,895
		First State Bank of Randolph County	12-31-1958	1-02-1959	1	16,948
Dahlonega	Lumpkin	Bank of Dahlonega	5-27-1914	5-27-1914	1	42,661
		Lumpkin County Bank	5-06-1981	12-14-1982	0	2,023
Dallas	Paulding	The Citizens Bank, Dallas, Georgia	7-23-1962	3-15-1963	2	23,843
		*The First National Bank of Paulding County				40,905
Dalton	Whitfield	The Bank of Dalton	12-26-1911	10-12-1912	2	56,456
		*The First National Bank of Dalton				213,768
		Hardwick Bank & Trust Company	2-17-1922	2-20-1922	3	88,274
Danielsville	Madison	Bank of Danielsville	12-11-1904	1-15-1908	0	8,622
Darien	McIntosh	The Darien Bank	12-08-1888	1-24-1889	1	20,505
Dawson	Terrell	Bank of Dawson	6-29-1911	7-01-1911	0	34,007
		Bank of Terrell	3-23-1936	5-01-1936	1	36,595
Dawsonville	Dawson	Dawson County Bank	7-01-1953	7-13-1953	0	14,470
Decatur	DeKalb	*Fidelity National Bank				42,489
		*The First National Bank of DeKalb County				57,643
Dexter	Laurens	The Knight State Bank	1-30-1967	2-01-1967	0	8,208
Donalsonville	Seminole	Commercial State Bank	10-21-1938	12-16-1938	1	23,536
		Merchants and Farmers Bank	9-24-1925	9-24-1925	1	17,717
Douglas	Coffee	Coffee County Bank	6-19-1931	7-01-1931	0	30,815
		The Exchange Bank	5-11-1971	5-11-1971	1	14,028
		Trust Company Bank of Coffee County	5-22-1945	7-05-1945	2	69,393
Douglasville	Douglas	Douglas County Bank	5-18-1973	6-24-1974	0	7,496
		The Commercial Bank	4-24-1942	5-01-1942	2	60,335
		Trust Company Bank of Douglas County	8-11-1959	5-09-1960	3	42,902
		*First National Bank of Douglasville				6,303

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Dublin	Laurens	The Citizens and Southern Bank of Dublin	10-29-1928	11-01-1928	3	88,072
		Farmers and Merchants Bank	5-26-1910	7-06-1910	3	70,553
		The Morris State Bank	7-31-1958	10-02-1958	1	43,554
Dudley	Laurens	Bank of Dudley	10-02-1905	11- -1905	0	19,688
Duluth	Gwinnett	Bank of the South, Gwinnett County	1-22-1945	2-17-1945	2	44,084
Eastman	Dodge	Bank of Eastman	12-28-1918	1-02-1919	0	32,085
		Citizens Bank & Trust Company	3-12-1949	4-01-1949	1	31,043
Eatonton	Putnam	Farmers & Merchants Bank	10-30-1922	11-15-1922	0	26,111
		The Peoples Bank	3-16-1944	5-01-1944	0	22,615
Edison	Calhoun	The Bank of Edison	9-24-1904	1904	0	16,087
Elberton	Elbert	*First National Bank in Elberton				53,842
		Granite City Bank	12-03-1927	1-02-1928	2	52,521
Ellaville	Schley	Bank of Ellaville	9-10-1910	9-16-1910	0	10,604
Ellijay	Gilmer	The Bank of Ellijay	5-21-1914	6-01-1914	1	38,797
		First State Bank of Gilmer County	11-05-1973	8-29-1974	0	11,659
Fairburn	Fulton	Fairburn Banking Company	9-14-1891	1902	1	27,455
Fayetteville	Fayette	Farmers and Merchants Bank	2-16-1906	3-13-1906	2	36,977
		First Citizens Bank	6-28-1973	7-01-1974	1	17,977
Fitzgerald	Ben Hill	The Bank of Fitzgerald	11-10-1975	4-15-1976	1	30,725
		The First State Bank of Fitzgerald	5-24-1948	7-19-1948	1	30,778
		*The National Bank of Fitzgerald				38,483
Folkston	Charlton	The Citizens Bank	9-30-1981	9-30-1981	2	36,407
		*First National Bank of Folkston				11,134
Forest Park	Clayton	Bank of the South, Clayton County	9-30-1981	9-30-1981	8	107,579
Forsyth	Monroe	The Farmers Bank	3-09-1910	1910	0	17,807
		First Citizens Bank	2-17-1920	3-01-1920	0	12,010
		Monroe County Bank	11-02-1908	10-15-1908	0	24,516
Fort Gaines	Clay	Fort Gaines Banking Company	2-11-1937	2-15-1937	0	12,497

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Fort Oglethorpe	Catoosa	Fort Oglethorpe State Bank	12-04-1963	8-07-1964	2	21,254
Fort Valley	Peach	Bank of Fort Valley	10-11-1924	10-15-1924	0	28,345
		The Citizens Bank	12-14-1906	1-01-1907	1	28,102
Franklin	Heard	The Bank of Heard County	10-14-1905	10-18-1905	0	12,120
Gainesville	Hall	The Citizens Bank	5-19-1913	6- -1913	3	52,015
		*The First National Bank of Gainesville				208,344
		*The Gainesville National Bank				112,254
Gibson	Glascock	Bank of Gibson	11-07-1905	11-27-1905	0	2,906
Glennville	Tattnall	First Citizens Bank	12-31-1942	1-04-1943	1	21,749
		The Glennville Bank and Trust Company	1-12-1905	1-18-1905	1	24,443
Gordon	Wilkinson	The Gordon Bank	6-08-1946	8-01-1946	0	11,633
Gray	Jones	Bank of Gray	8-23-1909	8-28-1909	0	15,184
Greensboro	Greene	Bank of Greensboro	10-13-1926	10-14-1926	0	32,600
		Citizens Union Bank	3-09-1946	4-01-1946	1	30,627
Greenville	Meriwether	The Greenville Banking Company	10-24-1887	1891	0	12,672
Griffin	Spalding	Commercial Bank & Trust Company	10-11-1889	10-09-1890	3	128,579
		The Bank of Griffin	6-08-1967	8-16-1968	1	28,672
		*First National Bank of Griffin				56,214
Haddock	Jones	Jones County Bank	7-14-1905	7-25-1905	0	2,461
Hahira	Lowndes	Citizens Bank of Hahira	2-12-1927	2-21-1927	0	12,426
		Commercial Banking Company	1-29-1945	4-05-1945	0	9,800
Hampton	Henry	Bank of Hampton	12-31-1965	2-01-1966	0	11,645
Hapeville	Fulton	Capital City Bank	7-20-1945	9-04-1945	1	25,725
Harlem	Columbia	Bank of Columbia County	11-29-1909	12-13-1909	0	13,949
Hartwell	Hart	Bank of Hartwell	5-15-1961	11-09-1961	1	21,846
Hawkinsville	Pulaski	Planters Bank	2-27-1896	3- -1896	1	26,900
		The Pulaski Banking Company	7-20-1949	8-27-1949	0	23,353
Hazlehurst	Jeff Davis	Bank of Hazlehurst	10-19-1906	10- -1906	0	18,534
		Jeff Davis Bank	7-12-1962	12-01-1962	0	16,840
Hiawassee	Towns	Bank of Hiawassee	6-14-1909	7-21-1909	1	32,067

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** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Hinesville	Liberty	The Coastal Bank	7-09-1970	7-09-1970	1	39,702
		The Hinesville Bank	9-04-1911	11-15-1911	2	38,276
Hogansville	Troup	The Citizens Bank	11-30-1961	12-11-1961	0	12,397
Homer	Banks	Bank of Banks County	6-25-1974	12-28-1974	0	13,149
Homerville	Clinch	Empire Banking Company	3-01-1945	6-01-1945	0	14,813
Irwinton	Wilkinson	Wilkinson County Bank	7-16-1907	7-16-1907	0	11,823
Jackson	Butts	McIntosh State Bank	2-14-1964	9-18-1964	0	19,346
Jasper	Pickens	Jasper Banking Company	1-17-1945	3-12-1945	0	34,365
		Pickens County Bank	8-25-1976	6-18-1977	0	13,346
Jefferson	Jackson	*The First National Bank of Jackson County				20,955
Jeffersonville	Twiggs	Peoples State Bank	12-10-1969	12-10-1969	0	5,122
Jesup	Wayne	*The First National Bank of Wayne County				31,709
Jonesboro	Clayton	Trust Company Bank of Clayton County	10-06-1903	11-17-1903	5	51,167
Kingsland	Camden	Citizens State Bank	7-29-1981	7-29-1981	0	5,004
		State Bank of Kingsland	11-26-1912	12- -1912	0	9,135
LaFayette	Walker	The Bank of LaFayette, Georgia	11-13-1889	1889	1	47,719
		Walker County Bank	11-16-1971	11-16-1972	1	19,791
LaGrange	Troup	The Citizens and Southern Bank of West Georgia	7-23-1937	8-02-1937	3	83,053
		Commercial Bank & Trust Company of Troup County	7-08-1941	9-15-1941	1	42,944
		Peoples Bank of LaGrange	9-22-1965	4-11-1966	2	34,834
Lakeland	Lanier	Farmers and Merchants Bank	4-08-1907	1907	0	21,863
Lavonia	Franklin	Northeast Georgia Bank	9-20-1940	9-23-1940	2	30,390
Lawrenceville	Gwinnett	*The Brand Banking Company	6-02-1905	7-17-1905	2	44,307
		*First National Bank of Gwinnett County				109,477
		Trust Company Bank of Gwinnett County	1-11-1971	9-16-1971	4	43,649
Leary	Calhoun	Jordan Banking Company	12-30-1965	1-03-1966	0	5,456
Leesburg	Lee	The State Bank of Leesburg, Georgia	4-09-1947	12-01-1947	1	9,572

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** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Lenox	Cook	Bank of Lenox	6-20-1907	6-25-1907	0	7,502
Leslie	Sumter	Farmers & Merchants Bank	12-19-1940	1-02-1941	0	8,148
Lexington	Oglethorpe	Citizens Banking Company	2-07-1949	3-10-1949	0	11,797
Lincolnton	Lincoln	Farmers State Bank	9-26-1911	12-02-1911	0	20,756
Lithonia	DeKalb	The Peoples Bank	8-26-1910	1910	0	24,807
Locust Grove	Henry	The Farmers Bank	1-03-1910	1- 1910	1	9,809
Loganville	Walton	Bank of Loganville	5-06-1946	10-05-1946	0	9,466
Louisville	Jefferson	*The First National Bank of Louisville				29,075
Lumber City	Telfair	Bank of Lumber City	5-22-1945	7-02-1945	0	4,769
Lumpkin	Stewart	Farmers State Bank	10-21-1911	12- -1911	1	7,570
Lyons	Toombs	The Peoples Bank of Lyons, Georgia	5-04-1935	6-01-1935	1	21,296
Mableton	Cobb	Georgia State Bank	9-15-1981	3-03-1982	5	78,003
Macon	Bibb	Central Bank of Georgia	10-12-1982	2-01-1983	4	37,883
		Georgia Bank & Trust Company	6-09-1960	7-01-1960	6	140,030
		*Trust Company Bank of Middle Georgia, N.A.				274,044
Madison	Morgan	Bank of Madison	12-26-1888	1-01-1890	0	17,950
		*First National Bank				25,290
Manchester	Meriwether	Bank of Manchester	1-28-1910	2-02-1910	0	28,680
		F & M Bank and Trust Company	10-07-1947	2-21-1948	1	11,035
Mansfield	Newton	Newton County Bank	12-19-1945	3-01-1946	1	6,407
Marietta	Cobb	Bank of the South, Cobb County	8-14-1981	1-29-1982	2	33,819
		Commercial Bank of Cobb County	9-02-1955	9-17-1956	6	81,072
		NBG Cobb Bank	12-18-1906	1-01-1907	10	192,369
		*The First National Bank of Cobb County				225,839
Marshallville	Macon	First State Bank	9-19-1910	9-27-1910	0	4,563
Martinez	Columbia	Georgia State Bank	7-05-1909	8-01-1909	2	29,759
McDonough	Henry	*Trust Company Bank of Henry County, N.A.				49,238
McRae	Telfair	The Merchants & Citizens Bank	3-28-1929	3-28-1929	0	19,048
		The Security State Bank	8-23-1972	8-23-1972	0	16,063

* Member Federal Reserve System
** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Meigs	Thomas	Bank of Meigs	5-08-1903	6- -1903	0	4,894
Metter	Candler	Metter Banking Company	7-25-1930	8-26-1935	0	31,409
		Pineland State Bank	12-27-1961	10-15-1962	0	10,383
Midville	Burke	Bank of Midville	4-13-1945	5-21-1945	0	6,286
Milan	Telfair	Bank of Milan	12-05-1906	10- -1906	0	7,569
Milledgeville	Baldwin	The Citizens and Southern Bank of Milledgeville	2-28-1874	10-13-1884	1	64,908
		Exchange Bank	5-20-1903	6-01-1903	2	44,106
		The Merchants and Farmers Bank of Milledgeville	3-22-1898	3- -1898	1	28,042
Millen	Jenkins	Bank of Millen	1-04-1893	3-01-1893	0	23,186
		Ogeechee Valley Bank	9-01-1972	1-07-1974	0	9,724
Molena	Pike	Bank of Molena	10-07-1901	3- -1899	0	5,906
Monroe	Walton	First American Bank of Walton	1-01-1906	1-01-1906	2	43,435
		*The National Bank of Walton County				53,799
Montezuma	Macon	The Bank of Macon County	12-20-1972	1-02-1973	1	34,223
		First United Bank	10-23-1948	1-10-1949	1	25,023
Monticello	Jasper	Bank of Monticello	2-08-1964	2-10-1964	0	15,261
		*The Farmers National Bank of Monticello				15,551
Morven	Brooks	The Citizens Bank of Morven, Georgia	1-18-1973	1-18-1973	0	4,603
Moultrie	Colquitt	American Banking Company	8-13-1971	10-01-1971	1	33,860
		*Moultrie National Bank				72,987
Mount Vernon	Montgomery	Mount Vernon Bank	12-21-1900	1-24-1901	0	16,918
Nashville	Berrien	The Citizens Bank	2-19-1943	3- -1943	1	24,397
		The United Banking Company	7-10-1924	7-15-1924	1	13,980
Newington	Screven	Bank of Newington	7-07-1919	8-14-1919	0	3,539
Newnan	Coweta	Bank of Coweta	2-11-1972	10-06-1972	2	33,707
		The Citizens and Southern Newnan Bank	2-25-1955	2-25-1955	2	52,348
		*First National Bank of Newnan				59,093
Newton	Baker	Baker County Bank	10-04-1906	10-15-1906	0	6,733
Nicholls	Coffee	Nicholls State Bank	12-02-1952	1-02-1953	0	8,104
Norcross	Gwinnett	Gwinnett Bank & Trust Company	9-11-1967	3-01-1968	4	63,126

* Member Federal Reserve System
** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Ocilla	Irwin	The Bank of Ocilla, Georgia	9-20-1956	10-01-1956	0	21,324
		The First State Bank of Ocilla	5-11-1943	6-01-1943	1	21,136
Omega	Tift	South Georgia Banking Company	4-15-1970	4-15-1970	1	19,769
Palmetto	Fulton	First Fulton Bank and Trust	6-29-1918	7-10-1918	2	15,102
Patterson	Pierce	The Patterson Bank	6-19-1907	6-19-1907	0	6,432
Pavo	Thomas	Pavo State Bank	6-24-1971	6-24-1971	0	5,292
Peachtree City	Fayette	The Fayette State Bank	1-31-1964	2-01-1964	3	45,296
Pearson	Atkinson	The Citizens Exchange Bank	1-19-1943	5-12-1945	0	8,884
Pelham	Mitchell	Farmers Bank of Pelham	8-25-1902	9-01-1902	2	31,966
		Pelham Banking Company	12-04-1936	12-08-1936	0	24,185
Pembroke	Bryan	The Pembroke State Bank	12-29-1937	2-11-1938	1	22,084
Perry	Houston	The Bank of Perry	8-20-1889	1889	1	31,299
		*First National Bank of Houston County				37,735
Pine Mountain	Harris	Farmers and Merchants Bank	3-22-1909	4-19-1909	2	27,884
Pineview	Wilcox	Pineview State Bank	9-20-1910	9-20-1910	0	5,955
Pitts	Wilcox	Pitts Banking Company	6-02-1906	6- -1906	0	4,649
Preston	Webster	Bank of Webster	6-29-1970	6-29-1970	0	4,959
Quitman	Brooks	Bank of Quitman	12-26-1888	12-31-1888	1	17,642
		*The Citizens National Bank of Quitman				15,771
Reidsville	Tattnall	The Tattnall Bank	9-14-1900	10-22-1900	1	22,384
Reynolds	Taylor	The Citizens State Bank	9-08-1922	9-08-1922	0	14,179
Rhine	Dodge	Williams Banking Company	8-04-1947	10-01-1947	0	8,359
Richland	Stewart	Richland Banking Company	10-13-1927	10-15-1927	0	6,564
Ringgold	Catoosa	Northwest Georgia Bank	8-26-1904	8- -1904	2	42,127
Riverdale	Clayton	NBG Clayton Bank	9-18-1968	6-09-1969	4	45,688
Roberta	Crawford	The Crawford County Bank	1-07-1901	1-08-1901	0	16,738
Rochelle	Wilcox	Rochelle State Bank	7-08-1947	8-01-1947	0	5,413
Rockmart	Polk	The Rockmart Bank	10-30-1900	1900	1	29,458

* Member Federal Reserve System
** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Rome	Floyd	The Georgia State Bank of Rome	4-02-1976	1-05-1978	1	20,292
		*The First National Bank of Rome				107,493
		*National City Bank of Rome				121,320
		The Rome Bank and Trust Company	4-05-1945	10-01-1945	3	62,870
Rossville	Walker	Rossville Bank	7-01-1963	12-13-1963	2	47,036
Roswell	Fulton	Roswell Bank	3-01-1901	3- -1901	3	63,403
Royston	Franklin	Tri-County Bank of Royston	8-09-1941	9-01-1941	1	33,463
Rutledge	Morgan	Bank of Rutledge	9-24-1898	10-01-1898	0	9,450
Saint Marys	Camden	*First National Bank of Camden County	10-01-1982	10-01-1982		14,419
		Peoples Bank	5-07-1973	5-07-1973	1	8,933
Sandersville	Washington	Citizens Bank of Washington County	1-06-1965	5-03-1965	1	20,271
		The Geo. D. Warthen Bank	3-18-1957	3-18-1957	1	41,289
Sardis	Burke	Bank of Sardis	4-27-1945	7-02-1945	0	5,830
Savannah	Chatham	Atlantic Bank and Trust Company	11-06-1933	11-06-1933	1	49,821
		The Carver State Bank	4-29-1947	6-04-1947	1	21,738
		*The Citizens and Southern National Bank				5,475,882
		First Bank of Savannah	7-29-1909	8-04-1909	6	89,010
		*Savannah Bank and Trust Company of Savannah	3-04-1869	7-01-1869	11	435,963
		Southern Bank and Trust Company	10-10-1974	5-28-1975	1	10,907
		*Trust Company of Georgia Bank of Savannah, N.A.				175,927
Senoia	Coweta	Farmers and Merchants Bank of Senoia	3-02-1874	1889	1	9,644
Smyrna	Cobb	*Trust Company Bank of Cobb County, N.A.				112,787
Snellville	Gwinnett	Heritage Bank of Gwinnett County	9-23-1970	3-04-1971	5	44,776
Social Circle	Walton	Georgia Central Bank	12-31-1923	3-08-1924	1	19,366
Soperton	Treutlen	The Bank of Soperton	7-16-1906	1903	0	21,061
Sparta	Hancock	Bank of Hancock County	10-18-1904	9-05-1904	0	20,953
		United Security Bank	5-10-1976	6-01-1967	0	3,944
Springfield	Effingham	The Citizens and Southern Bank				

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Stapleton	Jefferson	Bank of Stapleton	3-20-1916	1916	0	8,618
Statesboro	Bulloch	First Bulloch Bank & Trust Company	1-19-1934	4-14-1934	3	66,607
		Sea Island Bank	3-11-1901	1901	2	75,568
Stockbridge	Henry	The First State Bank	9-21-1964	10-08-1964	2	30,946
Summerville	Chattooga	Farmers & Merchants Bank	2-05-1926	2-06-1926	3	48,879
Swainsboro	Emanuel	Spivey State Bank	8-27-1964	3-01-1965	0	24,576
		The Central Bank	10-27-1920	11-09-1920	1	23,042
		The Citizens Bank of Swainsboro	11-10-1900	1900	1	40,447
Sylvania	Screven	Bank of Screven County	4-10-1911	5-01-1911	0	35,926
		Farmers and Merchants Bank	2-18-1946	3-01-1946	1	30,398
Sylvester	Worth	Bank of Worth County	4-28-1945	11-01-1945	2	27,697
		Sylvester Banking Company	7-05-1898	7- -1898	0	32,437
Talbotton	Talbot	The Peoples Bank of Talbotton	12-09-1890	1-13-1891	0	9,565
Tallapoosa	Haralson	Commercial Bank	12-09-1971	12-09-1971	1	10,098
		West Georgia Bank of Tallapoosa, Georgia	12-06-1948	6-06-1949	0	14,199
Taylorsville	Bartow	Peoples Bank of Bartow County	6-06-1905	6-13-1905	1	14,264
Temple	Carroll	Bank of Carroll County	11-25-1946	7-01-1947	3	16,426
Tennille	Washington	Tennille Banking Company	4-04-1900	4- -1900	1	24,428
Thomaston	Upson	Bank of Upson	6-23-1951	10-01-1951	1	35,326
		The Citizens and Southern Bank of Thomaston	1-18-1926	2-28-1930	1	48,568
		West Central Georgia Bank	12-13-1973	4-15-1974	1	19,366
Thomasville	Thomas	Commercial Bank	7-03-1916	7-22-1916	2	92,391
		*First National Bank of Thomasville-Thomas County				17,232
Thomson	McDuffie	Bank of Thomson	12-30-1890	1891	2	55,944
		*First National Bank				47,707
Tifton	Tift	The C & S Bank of Tifton	10-10-1891	1896	3	63,449
		The Citizens Bank of Tifton	2-24-1948	4-15-1948	1	39,881
		The Farmers Bank of Tifton	12-21-1936	2-24-1937	1	43,664

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** Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Toccoa	Stephens	The Bank of Toccoa	8-10-1911	9-01-1911	2	41,719
		The Citizens Bank	5-25-1950	3-16-1951	2	42,084
Trenton	Dade	Bank of Dade	7-05-1955	1-12-1956	0	18,994
Trion	Chattooga	*First National Bank of Chattooga County				17,232
Twin City	Emanuel	Durden Banking Company, Incorporated	6-26-1935	7-05-1935	0	15,787
Unadilla	Dooly	State Bank and Trust Co.	4-19-1935	4-22-1935	2	29,508
Union Point	Greene	The Farmers Bank	9-06-1911	9-06-1911	1	34,713
Uvalda	Montgomery	Altamaha Bank and Trust Company	5-02-1966	5-16-1966	1	15,581
Valdosta	Lowndes	*The First National Bank of Valdosta				80,975
		First State Bank and Trust Company of Valdosta	1-22-1906	3- -1906	2	58,807
		The Park Avenue Bank	6-28-1971	6-28-1971	0	23,110
Vidalia	Toombs	Brice Banking Company, Inc.	9-07-1965	10-14-1965	0	19,500
		Darby Bank and Trust Co.	6-22-1934	7-01-1934	0	26,780
		*First National Bank and Trust Company				36,789
Vienna	Dooly	Bank of Dooly	11-10-1975	7-30-1976	0	12,141
		Citizens Bank	6-24-1931	7-01-1931	0	14,993
Villa Rica	Carroll	Bank of Villa Rica	5-04-1899	5- -1899	1	27,413
Wadley	Jefferson	Bank of Wadley	1-29-1902	1- -1902	0	13,806
Warm Springs	Meriwether	First American Bank	10-11-1905	8-03-1906	1	10,463
Warner Robins	Houston	Citizens State Bank	12-13-1950	1-02-1951	2	64,370
Warrenton	Warren	Citizens Bank	4-14-1902	4- -1902	0	16,092
Washington	Wilkes	Farmers and Merchants Bank	8-10-1949	3-14-1950	1	39,958
		Washington Loan and Banking Company	9-07-1891	5-01-1895	1	42,311
Watkinsville	Oconee	Oconee State Bank	6-05-1959	2-01-1960	0	28,882
Waycross	Ware	Commercial Bank	10-15-1918	10-30-1918	2	33,233
		*First National Bank in Waycross				44,814
		Southern Bank	5-22-1956	6-11-1956	2	60,268

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGAN BUSINESS	NO. OFF.	TOTAL ASSETS**
Waynesboro	Burke	*Bank of Waynesboro	12-16-1890	1891	1	35,329
		*First National Bank				20,651
West Point	Troup	*First National Bank of West Point				49,636
Willacoochee	Atkinson	The Peoples Bank	1-04-1952	1-15-1952	0	5,428
Winder	Barrow	Bank of Barrow	3-12-1951	3-17-1951	2	57,265
		The Peoples Bank	10-29-1926	10-30-1926	2	31,655
Woodbine	Camden	The Camden County State Bank	6-24-1947	1-02-1948		7,051
Woodbury	Meriwether	The Woodbury Banking Company	9-29-1902	9-29-1902	0	11,008
Woodland	Talbot	Talbot State Bank	11-18-1907	11-25-1907	0	5,791
Woodstock	Cherokee	Bank of Woodstock	1-18-1982	6-04-1982	0	13,245
Wrens	Jefferson	First State Bank	2-25-1964	7-06-1964	0	17,469
Wrightsville	Johnson	Bank of Wrightsville	2-16-1897	2-16-1897	0	19,890
		Commercial Bank of Pike County	10-29-1903	11-29-1903	1	7,444
Zebulon	Pike	The Bank of Zebulon	3-18-1905	1-31-1905	1	22,589
		Commercial Bank of Pike County	10-29-1903	11-29-1903	1	7,444

* Member Federal Reserve System
** Amounts are in thousands

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1982
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1981
(Amounts in Thousands)

	December 31, 1982 416 Banks	December 31, 1981 426 Banks
ASSETS		
Cash and Due from Depository Institutions	$ 4,281,021	$ 3,449,213
U.S. Treasury Securities	1,920,199	1,324,056
Obligations of Federal Agencies	1,622,572	1,245,266
SCM Obligations	3,360,235	3,104,776
All Other Securities	121,040	106,724
Federal Funds Sold and Securities Purchased Under Agreement to Resell	2,697,583	1,915,038
Gross Loans	15,414,748	13,651,884
Reserve for Loan Losses	(211,795)	(193,310)
Unearned Income	(754,559)	(747,596)
Net Loans	14,448,394	12,710,978
Direct Lease Financing	152,760	138,583
Bank Premises, Furniture and Fixtures	638,220	577,773
Other Real Estate Owned	58,417	57,968
All Other Assets	1,063,046	967,629
TOTAL ASSETS	$ 30,363,487	$ 25,598,004
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 6,125,757	$ 5,886,489
Time and Savings Deposits of IPC - Domestic	14,259,590	11,218,261
IPC Deposits in Foreign Offices	214,845	272,381
Deposits of U.S. Government	58,202	105,809
Deposits of SCM	1,563,606	1,607,664
Certified and Officers' Checks	146,950	151,695
All Other Deposits	1,061,135	1,134,852
Total Deposits	$ 23,430,085	$ 20,377,151
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	3,326,173	1,983,782
Interest Bearing Demand Notes and Other Liabilities for Borrowed Money	149,605	153,526
Mortgage Indebtedness	34,645	32,274
All Other Liabilities	1,173,697	1,042,986
TOTAL LIABILITIES	$ 28,114,205	$ 23,589,719
Subordinated Notes and Debentures	146,545	88,527
EQUITY CAPITAL		
Preferred Stock	977	732
Common Stock	408,916	410,431
Surplus	753,114	684,945
Undivided Profits and Capital Reserves	939,730	823,650
TOTAL EQUITY CAPITAL	$ 2,102,737	$ 1,919,758
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 30,363,487	$ 25,598,004

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1982
(Amounts in Thousands)

Number of Banks	64	139
Size of Bank	Less than $10 Million	$10 Million to $25 Million
ASSETS		
Cash and Due from Depository Institutions	$ 43,301	$ 200,661
U.S. Treasury Securities	33,193	194,005
Obligations of Federal Agencies	58,593	262,785
SCM Obligations	25,936	245,916
All Other Securities	1,017	1,387
Federal Funds Sold and Securities Purchased Under Agreement to Resell	53,754	248,923
Gross Loans	210,643	1,260,902
Reserve for Loan Losses	(2,146)	(13,760)
Unearned Income	(16,195)	(86,295)
Net Loans	192,302	1,160,847
Direct Lease Financing	0	107
Bank Premises, Furniture and Fixtures	11,120	48,970
Other Real Estate Owned	1,258	6,817
All Other Assets	6,485	42,940
TOTAL ASSETS	$ 426,959	$ 2,413,358
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 78,789	$ 417,946
Time & Savings Deposits of IPC - Domestic	262,602	1,528,472
IPC Deposits in Foreign Offices	0	0
Deposits of U.S. Government	1,142	4,744
Deposits of SCM	25,660	167,529
Certified and Officers' Checks	2,858	15,079
All Other Deposits	837	838
TOTAL DEPOSITS	$ 371,888	$ 2,134,608
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	279	5,417
Interest Bearing Demand Notes and Other Liabilities for Borrowed Money	99	4,535
Mortgage Indebtedness	131	2,009
All Other Liabilities	6,010	36,282
TOTAL LIABILITIES	$ 378,407	$ 2,182,851
Subordinated Notes and Debentures	625	2,657
EQUITY CAPITAL		
Preferred Stock	0	282
Common Stock	8,791	42,387
Surplus	21,701	88,739
Undivided Profits and Capital Reserves	17,435	96,442
TOTAL EQUITY CAPITAL	$ 47,927	$ 227,850
TOTAL LIABILITIES, SURORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 426,959	$ 2,413,358

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1982
(Amounts in Thousands)

Number of Banks	181	32
Size of Bank	$25 Million to $100 Million	$100 Million and Over
ASSETS		
Cash and Due from Depository Institutions	$ 652,851	$ 3,384,208
U.S. Treasury Securities	550,608	1,142,393
Obligations of Federal Agencies	748,909	552,285
SCM Obligations	1,018,028	2,070,355
All Other Securities	4,273	114,363
Federal Funds Sold and Securities Purchased Under Agreement to Resell	742,056	1,652,850
Gross Loans	4,236,193	9,707,010
Reserve for Loan Losses	(45,028)	(150,861)
Unearned Income	(297,719)	(354,350)
Net Loans	3,893,446	9,201,799
Direct Lease Financing	4,342	148,311
Bank Premises, Furniture and Fixtures	190,906	387,224
Other Real Estate Owned	19,513	30,829
All Other Assets	155,862	857,759
TOTAL ASSETS	$ 7,980,794	$ 19,542,376
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 1,438,120	$ 4,190,902
Time and Savings Deposits of IPC - Domestic	4,850,444	7,618,072
IPC Deposits in Foreign Offices	0	214,845
Deposits of U.S. government	13,723	38,593
Deposits of SCM	620,606	749,811
Certified and Officers' Checks	48,356	80,657
All Other Deposits	18,175	1,041,285
Total Deposits	$ 6,989,424	$ 13,934,165
Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	82,821	3,237,656
Interest Bearing Demand Notes and Other Liabilities for Borrowed Money	26,967	118,004
Mortgage Indebtedness	16,095	16,409
All Other Liabilities	145,692	985,714
TOTAL LIABILITIES	$ 7,260,999	$ 18,291,948
Subordinated Notes and Debentures	16,759	126,504
EQUITY CAPITAL		
Preferred Stock	695	0
Common Stock	147,161	210,577
Surplus	251,274	391,400
Undivided Profits and Capital Reserves	303,906	521,947
TOTAL EQUITY CAPITAL	$ 703,036	$ 1,123,924
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 7,980,794	$ 19,542,376

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1982 AND DECEMBER 31, 1981
(Amount in Thousands)

	Dec. 31, 1982 416 Banks	Dec. 31, 1981 426 Banks
OPERATING INCOME		
Interest and Fees on Loans	$ 2,038,954	$ 1,915,489
Interest on Balance with Banks	110,300	83,344
Interest on Fed. Funds Sold and Securities Purchased Under Agreement to Resell	254,972	264,162
Interest on U.S. Treasury Securities and Interest on Obligations of Federal Government	353,482	296,544
Interest on Obligations of SCM	257,006	195,983
Interest on Other Bonds, Notes, Debentures and Dividends on Stock	5,096	6,477
Income from Direct Lease Financing	20,065	22,314
Income from Fiduciary Activities	52,145	45,971
Service Charges on Deposit Accounts	159,321	135,517
Other Service Charges, Commissions, and Fees	71,291	63,243
Other Income	69,859	59,937
TOTAL OPERATING INCOME	$ 3,392,491	$ 3,088,981
OPERATING EXPENSES		
Salaries and Employee Benefits	$ 551,988	$ 495,881
Interest on Time Certificates of Deposit of $100,000 or More	330,107	320,349
Interest on Deposits in Foreign Offices	50,343	53,213
Interest on Other Deposits	1,096,047	885,990
Expenses of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	306,437	326,596
Interest on Demand Notes and Interest on Other Borrowed Money	16,575	24,202
Interest on Subordinated Notes and Debentures	8,872	8,282
Net Occupancy Expense of Premises, and Furniture and Equipment Expenses	167,837	142,041
Provision for Possible Loan Loss	92,111	81,889
Other Expenses	418,662	358,431
TOTAL OPERATING EXPENSES	$ 3,038,979	$ 2,696,874
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 353,512	$ 392,107
Income Taxes	30,249	72,844
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 323,263	$ 319,263
Securities Gains/Losses, Net	(15,690)	(14,509)
INCOME BEFORE EXTRA EXPENSES	$ 307,573	$ 304,754
Extraordinary Income/Expenses	1,305	1,203
NET INCOME	$ 308,878	$ 305,957

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1982
(IN THOUSANDS)

Number of Banks	64	139
Size of Banks	Less Than $10 Million	$10 Million to $25 Million
OPERATING INCOME		
Interest and Fees on Loans	$ 29,325	$ 175,230
Interest on Balance with Banks	1,129	5,024
Interest on Fed. Funds Sold and Securities Purchased Under Agreement to Resell	6,839	31,308
Interest on U.S. Treasury Securities and Interest on Obligations of Federal Government	10,806	55,274
Interest on Obligations of SCM	1,888	17,675
Interest on Other Bonds, Notes, Debentures and Dividends on Stock	93	142
Income from Direct Lease Financing	0	19
Income from Fiduciary Activities	0	0
Service Charges on Deposit Accounts	2,769	15,522
Other Service Charges, Commissions, and Fees	1,276	4,546
Other Income	481	2,466
TOTAL OPERATING INCOME	$ 54,606	$ 307,206
OPERATING EXPENSES		
Salaries and Employee Benefits	$ 9,426	$ 45,877
Interest on Time Certificates of Deposit of $100,000 or More	2,533	22,118
Interest on Deposits in Foreign Offices	0	0
Interest on Other Deposits	26,024	150,754
Expenses of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	38	637
Interest on Demand Notes and Interest on Other Borrowed Money	9	254
Interest on Subordinated Notes and Debentures	79	348
Net Occupancy Expense of Premises, and Furniture and Equipment Expense	2,455	12,515
Provision for Possible Loan Loss	2,045	9,223
Other Expenses	6,334	31,126
TOTAL OPERATING EXPENSES	$ 48,943	$ 272,852
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS AND LOSSES	5,663	34,354
Income Taxes	828	6,154
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 4,835	$ 28,200
Securities Gains/Losses, Net	175	(294)
INCOME BEFORE EXTRA EXPENSES	$ 5,010	$ 27,906
Extraordinary Income/Expenses	0	92
NET INCOME	$ 5,010	$ 27,998

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1982
(IN THOUSANDS)

Number of Banks	181	32
Size of Banks	$25 Million to $100 Million	$100 Million and Over
OPERATING INCOME		
Interest and Fees on Loans	$ 570,092	$ 1,264,307
Interest on Balance with Banks	17,270	86,877
Interest on Fed. Funds Sold and Securities Purchased Under Agreement to Resell	76,282	140,543
Interest on U.S. Treasury Securities and Interest on Obligations of Federal Government	150,434	136,968
Interest on Obligations of SCM	73,518	163,925
Interest on Other Bonds, Notes, Debentures and Dividends on Stock	358	4,503
Income from Direct Lease Financing	497	19,549
Income from Fiduciary Activities	1,046	51,099
Service Charges on Deposit Accounts	47,885	93,145
Other Service Charges, Commissions, and Fees	14,560	50,909
Other Income	10,273	56,639
TOTAL OPERATING INCOME	$ 962,215	$ 2,068,464
OPERATING EXPENSES		
Salaries and Employee Benefits	$ 143,721	$ 352,964
Interest on Time Certificates of Deposit of $100,000 or More	92,423	213,033
Interest on Deposits in Foreign Offices	0	50,343
Interest on Other Deposits	434,846	484,423
Expenses of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	9,630	296,132
Interest on Demand Notes and Interest on Other Borrowed Money	3,449	12,863
Interest on Subordinated Notes and Debentures	1,905	6,540
Net Occupancy Expense of Premises, and Furniture and Equipment Expenses	42,411	110,456
Provision for Possible Loan Loss	25,453	55,390
Other Expenses	96,919	284,283
TOTAL OPERATING EXPENSES	$ 850,757	$1,866,427
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	111,458	202,037
Income Taxes	13,581	9,686
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 97,877	$ 192,351
Securities Gains/Losses, Net	(3,284)	(12,287)
INCOME BEFORE EXTRA EXPENSES	$ 94,593	$ 180,064
Extraordinary Income/Expenses	1,113	100
NET INCOME	$ 95,706	$ 180,164

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST STATE CORPORATION, Albany	2-04-81
First State Bank & Trust Company, Albany	2-04-81
State Bank of Leesburg, Leesburg	2-04-81
SOUTH BANKING COMPANY, Alma	11-20-80
Alma Exchange Bank & Trust, Alma	11-20-80
Citizens State Bank, Kingsland	11-21-80
BANK SOUTH CORPORATION, Atlanta	7-01-76
Bank of the South, N.A., Atlanta	7-01-76
Bank of the South, Gwinnett County, Duluth	8-01-77
Bank of the South, Clayton County, Forest Park	11-17-77
Bank of the South, Cobb County, Marietta	10-28-81
CDB CORP., Atlanta	11-07-80
Citizens DeKalb Bank, Clarkston	11-07-80
CAPITAL BANKSHARES CORPORATION, Atlanta	10-30-81
Capital City Bank, Hapeville	10-31-81
CITIZENS AND SOUTHERN GEORGIA CORPORATION, Atlanta	7-01-76
The Citizens and Southern Bank of Albany, Albany	7-01-76
The Citizens and Southern Bank of Dublin, Dublin	7-01-76
The Citizens and Southern Bank of West Georgia, LaGrange	7-01-76
The Citizens and Southern Bank Newnan, Newnan	7-01-76
The Citizens and Southern Bank of Thomaston, Thomaston	7-01-76
The Citizens and Southern National Bank, Savannah	11-03-80
CITIZENS BANCSHARES, CORP., Atlanta	7-01-76
Citizens Trust Bank, Atlanta	7-01-76
FMB CORP., Atlanta	11-07-80
Farmers & Merchants Bank, Summerville	11-07-80
FIRST ATLANTA CORPORATION, Atlanta	7-01-76
The First National Bank of Atlanta, Atlanta	7-01-76
The First National Bank of Dalton, Dalton	3-10-77
First Bank of Savannah, Savannah	12-01-76
NBG FINANCIAL CORPORATION, Atlanta	9-17-81
The National Bank of Georgia, Atlanta	2-23-82
NBG Gwinnett Bank, Buford	2-23-82
NBG Cobb Bank, Marietta	9-17-81
NBG Clayton Bank, Riverdale	2-23-82

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
ROSWELL BANCSHARES, INC., Atlanta	11-07-80
Roswell Bank, Roswell	11-07-80
TGB CORP., Atlanta	11-07-80
The Gordon Bank, Gordon	11-07-80
TRUST COMPANY OF GEORGIA, Atlanta	7-01-76
The First National Bank of Albany, Albany	4-06-77
The First National Bank of Athens, Athens	3-16-82
Trust Company Bank, Atlanta	7-01-76
The First National Bank & Trust Company of Augusta, Augusta	4-27-78
The Commercial Bank, Bowdon	3-18-80
The First National Bank of Brunswick, Brunswick	4-06-77
The National Bank and Trust Company of Columbus, Columbus	4-27-78
Trust Company Bank of Rockdale, Conyers	12-19-79
Trust Company Bank of Douglas County, Douglasville	10-25-79
The First National Bank of Wayne County, Jesup	3-13-78
Trust Company Bank of Clayton County, Jonesboro	12-17-76
Trust Company Bank of Gwinnett County, Lawrenceville	2-26-79
Trust Company Bank of Middle Georgia, N.A., Macon	4-27-78
Trust Company Bank of Henry County, N.A., McDonough	8-28-80
The First National Bank of Rome, Rome	4-27-78
Trust Company of Georgia Bank of Savannah, N.A., Savannah	4-27-78
Trust Company Bank of Cobb County, N.A., Smyrna	9-23-76
SOUTHERN BANCSHARES, INC., Douglas	3-26-81
Trust Company Bank of Coffee County, Douglas	3-26-81
The Farmers Bank, Locust Grove	3-26-81
FIRST RAILROAD & BANKING COMPANY OF GEORGIA, Augusta	7-01-76
First Georgia Bank, Atlanta	10-12-78
Georgia Railroad Bank & Trust Company, Augusta	7-01-76
Bank of Dalton, Dalton	10-25-79
Commercial Bank of Cobb County, Marietta	10-25-79
First National Bank in Newnan, Newnan	12-21-81
FIRST SOUTH BANKCORP, Columbus	7-15-80
The First National Bank of Columbus, Columbus	11-08-82 *
Farmers and Merchants Bank, Pine Mountain	11-08-82 *

* Incomplete on December 31, 1982

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
PORT CITY HOLDING COMPANY, INC., Bainbridge	8-11-81
First Port City Bank, Bainbridge	8-11-81
UNITED BANK CORPORATION, Barnesville	11-25-81
Lamar State Bank, Barnesville	11-25-81
The Crawford County Bank, Roberta	11-25-81
The Bank of Zebulon, Zebulon	11-25-81
GEORGIA PEOPLES BANKSHARES, INC., Baxley	6-14-82
Peoples State Bank & Trust, Baxley	6-14-82
AMERICAN TRADING COMPANY, Brunswick	7-01-76
State Bank of Kingsland, Kingsland	7-01-76
FARMERS BANCSHARES, INC., Cadwell	7-24-79
Farmers State Bank, Cadwell	7-24-79
CAIRO BANCHSHARES, INC., Cairo	4-16-82
Cairo Banking Company, Cairo	4-16-82
GRADY HOLDING COMPANY, Cairo	6-30-78
First National Bank of Grady County, Cairo	6-30-78
P & C BANK SHARES, INC., Camilla	12-30-80
Planters & Citizens Bank, Camilla	12-30-80
NORTH GEORGIA BANCSHARES, INC., Canton	2-10-82
North Georgia Savings and Loan Association, Canton	2-10-82
FIRST BANKS, INC., Carnesville	4-13-81
First Bank and Trust, Carnesville	4-13-81
Bank of Toccoa, Toccoa	4-13-81
PEOPLES EQUITY SHARES, INC., Carrollton	12-05-80
The Peoples Bank, Carrollton	12-05-80
SOUTHEASTERN BANCSHARES, INC., Cartersville	8-14-81
The First National Bank of Cartersville, Cartersville	8-14-81
PEACHTREE BANCSHARES, INC., Chamblee	8-08-80
Peachtree Bank and Trust Company, Chamblee	8-08-80
Bank of Woodstock, Woodstock	4-19-82

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
COHUTTA BANCSHARES, INC., Chatsworth	11-30-82
Cohutta Banking Company, Chatsworth	11-30-82 *
THE PEOPLES BANKCORP, Cleveland	2-01-82
The Peoples Bank, Cleveland	2-01-82
UNION INVESTMENT CO., INC., Colquitt	7-01-76
Citizens Bank, Colquitt	7-01-76
GRUPO FINANCIERO DEL ESTADO, S.A., Bogota, Columbia, South America	8-02-82
BANCO DEL ESTADO HOLDING COMPANY, INC., Atlanta	8-02-82
The First National Bank of DeKalb County, Decatur	8-02-82
CB&T BANCSHARES, INC., Columbus	7-01-76
Security Bank and Trust Company of Albany, Albany	1-03-79
Sumter Bank and Trust Company, Americus	4-24-80
The Coastal Bank of Georgia, Brunswick	9-18-81
Columbus Bank and Trust Company, Columbus	7-01-76
Commercial Bank & Trust Company of Troup County, LaGrange	9-07-76
Commercial Bank, Thomasville	9-07-76
First State Bank and Trust Company of Valdosta, Valdosta	11-05-81
FIRST COMMERCE BANCORP, INC., Commerce	10-27-81
The First National Bank of Commerce, Commerce	10-27-81
FLINT BANCSHARES, INC., Cordele	5-10-82
Cordele Banking Company, Cordele	5-10-82
COMMUNITY BANKSHARES, INC., Cornelia	3-12-81
Northeastern Banking Company, Commerce	3-30-82
Cornelia Bank, Cornelia	3-12-81
CUMMING BANCSHARES, INC., Cumming	10-20-80
Bank of Cumming, Cumming	10-20-80
DAHLONEGA BANCORP, INC., Dahlonega	4-20-82
Bank of Dahlonega, Dahlonega	4-20-82

* Incomplete on December 31, 1982

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
NORTHWEST GEORGIA FINANCIAL CORPORATION, Dallas	3-05-82
The Citizens Bank, Dallas	3-05-82
HARDWICK HOLDING COMPANY, Dalton	9-23-80
Hardwick Bank & Trust Company, Dalton	9-23-80
FIDELITY SOUTHERN CORPORATION, Decatur	12-18-79
Fidelity National Bank, Decatur	12-18-79
THORNTON HOLDING COMPANY, INC., Douglasville	12-17-81
Douglas County Bank, Douglasville	12-17-81
DUBLIN BANCSHARES, INC., Dublin	3-05-80
The Morris State Bank, Dublin	3-05-80
MIDDLE GEORGIA CORPORATION, Ellaville	5-08-81
Bank of Ellaville, Ellaville	5-08-81
NBF CORPORATION, Fitzgerald	2-01-82
The National Bank of Fitzgerald	2-01-82
SOUTHEASTERN BANKING CORPORATION, Folkston	4-14-81
Citizens Bank, Folkston	4-14-81
COUNTRY BANK COMPANY, Forsyth	2-25-82
Monroe County Bank, Forsyth	2-25-82
CATOOSA BANCSHARES, INC., Fort Oglethorpe	12-15-80
Fort Oglethorpe State Bank, Fort Oglethorpe	12-15-80
BANK CORPORATION OF GEORGIA, Fort Valley	5-13-80
Bank of Fort Valley, Fort Valley	5-13-80
First State Bank, Marshallville	5-13-80
FIRST NATIONAL BANCORP, Gainesville	5-11-81
First Bank of Habersham, Cornelia	4-30-82
The First National Bank of Gainesville	5-11-81
FIRST CITIZENS BANKSHARES, INC., Glennville	12-16-80
First Citizens Bank, Glennville	12-16-80

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
BLAKELY INVESTMENT COMPANY, Griffin	7-23-79
COMMERCIAL BANKSHARES, INC., Griffin	8-08-78
First Citizens Bank, Fayetteville	9-09-81
Commercial Bank & Trust Company, Griffin	8-08-78
Bank of Hampton, Hampton	10-22-79
Commercial Bank of Pike County, Zebulon	8-08-78
CCB BANCSHARES, INC., Hahira	12-15-82
Citizens Bank of Hahira, Hahira	12-15-82 *
COASTAL BANKSHARES, INC., Hinesville	7-07-82
The Coastal Bank, Hinesville	7-07-82
FIRST HOGANSVILLE BANKSHARES, INC., Hogansville	9-23-82
The Citizens Bank, Hogansville	9-23-82 *
BANKS COUNTY FINANCIAL CORPORATION, Homer	3-24-82
Bank of Banks County, Homer	3-24-82
PICKENS COUNTY BANCSHARES, INC., Jasper	12-08-82
Pickens County Bank, Jasper	12-08-82 *
NORTHWEST GEORGIA BANKSHARES, INC., LaFayette	12-16-81
Walker County Bank, LaFayette	12-16-81
FIRST GWINNETT BANCSHARES, INC., Lawrenceville	11-17-80
The First National Bank of Gwinnett County, Lawrenceville	11-17-80
PERSONS BANKING COMPANY, INC., Lithonia	8-22-80
The Farmers Bank, Forsyth	8-22-80
The Peoples Bank, Lithonia	8-22-80
The Bank of Perry, Perry	3-31-81
SOUTH GEORGIA BANKSHARES CORP., Lyons	12-17-80
The Peoples Bank of Lyons, Georgia, Lyons	12-17-80
GEORGIA STATE BANCSHARES, INC., Mableton	1-19-82
Georgia State Bank, Mableton	1-19-82

* Incomplete on December 31, 1982

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
GEORGIA BANCSHARES, INC., Macon	9-28-78
Georgia Bank and Trust Company, Macon	9-28-78
The Farmers National Bank of Monticello, Monticello	1-13-81
First National Bank of Houston County, Perry	12-19-79
N.C.B. CORPORATION, Mansfield	3-09-82
Newton County Bank, Mansfield	3-09-82
CSL FINANCIAL CORPORATION, Marietta	3-24-82
Cobb Savings and Loan Association (proposed)	3-24-82 *
FIRST CITY BANCORP, INC., Marietta	12-02-80
The First National Bank of Cobb County, Marietta	12-02-80
J. L. PILCHER AND SONS, INC., Meigs	7-01-76
Bank of Meigs, Meigs	7-01-76
CENTRAL AND SOUTHERN HOLDING COMPANY, Milledgeville	3-06-81
The Citizens and Southern Bank of Milledgeville, Milledgeville	3-06-81
NBWC CORPORATION, Monroe	9-23-82
The National Bank of Walton County, Monroe	9-23-82 *
FIRST UNITED BANCSHARES, INC., Montezuma	11-09-82
First United Bank, Montezuma	11-09-82 *
ABC HOLDING COMPANY, Moultrie	3-23-81
American Banking Company, Moultrie	3-23-81
SOUTHWEST GEORGIA FINANCIAL CORPORATION, Moultrie	11-18-80
Moultrie National Bank, Moultrie	11-18-80
FSB BANCORP, INC., Peachtree City	8-08-80
The Fayette State Bank, Peachtree City	8-08-80
PINEVIEW BANCSHARES, INC., Pineview	10-06-81
Pineview State Bank, Pineview	10-06-81

* Incomplete on December 31, 1982

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
QUITMAN BANCSHARES, INC., Quitman	7-13-81
Bank of Quitman, Quitman	7-13-81
ATLANTIC BANCORP, INC., Savannah	3-23-82
Atlantic Bank and Trust Company, Savannah	3-23-82
SBT CORPORATION, Savannah	1-31-78
Central Bank of Georgia, Macon	12-06-82 *
Savannah Bank and Trust Company of Savannah, Savannah	1-31-78
Bank of Screven County, Sylvania	10-18-78
First National Bank of Valdosta, Valdosta	12-29-80
First National Bank and Trust Company, Vidalia	5-23-80
Commercial Bank, Waycross	1-10-80
SOUTHERN BANK HOLDING COMPANY, Savannah	6-09-77
Southern Bank and Trust Company, Savannah	6-09-77
FULTON BANCSHARES, INC., Snellville	2-10-82
Heritage Bank, Alpharetta	2-10-82
GWINNETT HOLDING CORPORATION, Snellville	12-16-80
Heritage Bank of Gwinnett County, Snellville	12-16-80
SOPERTON NAVAL STORES, INC., Soperton	7-01-76
The Bank of Soperton, Soperton	7-01-76
FIRST BULLOCH BANKING CORPORATION, Statesboro	2-08-82
First Bulloch Bank & Trust Company, Statesboro	2-08-82
CENTRAL BANKING COMPANY, Swainsboro	10-07-81
The Central Bank, Swainsboro	10-07-81
WEST GEORGIA FINANCIAL CORPORATION, Tallapoosa	10-12-78
West Georgia Bank of Tallapoosa, Tallapoosa	10-12-78
CARROLL COUNTY FINANCIAL CORPORATION, Temple	10-22-79
Bank of Carroll County, Temple	10-22-79

* Incomplete on December 31, 1982

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1982

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
WCG BANCSHARES, INC., Thomaston	12-10-82
West Central Georgia Bank, Thomaston	12-10-82
FIRST COMMUNITY BANCSHARES OF TIFTON, INC., Tifton	5-10-82
The Farmers Bank of Tifton, Tifton	5-10-82
TRI-STATES BANKSHARES, INC., Trenton	4-27-82
Bank of Dade, Trenton	4-27-82
ALTAMAHA BANCSHARES, INC., Uvalda	11-30-80
Altamaha Bank and Trust Company, Uvalda	11-30-80
PAB BANKSHARES, INC., Valdosta	8-02-82
The Park Avenue Bank, Valdosta	8-02-82 *
SOUTHERN BANCORP, INC., Waycross	10-21-81
The Exchange Bank, Douglas	7-28-82
Southern Bank, Waycross	10-21-81
ATKINSON COUNTY BANKSHARES CORPORATION, Willacoochee	9-18-80
The Peoples Bank, Willacoochee	9-18-80

* Incomplete on December 31, 1982

ATLANTA INTERNATIONAL BANK AGENCIES

NAME OF AGENCY	LICENSE NO.	DATE ISSUED	RENEWED	TOTAL GEORGIA ASSETS
Barclays Bank International Limited (United Kingdom)	1	6-11-76	6-11-82	$ 86,316
The Bank of Nova Scotia (Canada)	2	5-27-77	5-27-82	222,588
Algemene Bank Nederland, N.V. (Netherlands)	3	6-24-77	6-24-82	168,810
Swiss Bank Corporation (Switzerland)	4	7-14-77	7-14-82	96,342
Canadian Imperial Bank of Commerce (Canada)	5	4-05-78	4-05-82	366,036
Commerzbank Aktiengellschaft (Federal Republic of Germany)	6	10-31-78	10-31-82	61,636
Credit Suisse (Switzerland)	7	11-27-78	11-27-82	*
The Toronto-Dominion Bank (Canada)	8	2-23-79	2-23-82	956,348
Lloyds Bank International Limited (England)	9	4-13-79	4-13-82	29,256
Kredietbank, N.V. (Belgium)	10	3-20-80	3-20-82	*
Credit Lyonnais (France)	11	11-06-80	11-06-82	*
Bayerische Vereinsbank AG (Union Bank of Bavaria) (West Germany)	12	12-01-80	12-01-82	139,897
Standard Chartered Bank Public Limited Company (England)	13	10-19-81	10-19-82	22,015
Banca Nazionale del Lavoro (Italy)	14	2-09-82	2-09-83	250,814

* Operating as Representative Office ONLY on December 31, 1982
** Amounts are in thousands

SUMMARY OF ACTIVITIES OF BANKS - Continued

INTERNATIONAL BANK FACILITY PERMIT

PARENT BANK & ADDRESS	LOCATION OF FACILITY	PERMIT NO.	ISSUED	RENEWED
The Citizens and Southern National Bank 35 Broad Street, N.W. Atlanta, Georgia 30303	35 Broad Street, N.W. Atlanta, Georgia 30303	1	12-22-81	12-22-82
National Bank of Georgia 34 Peachtree Street, N.W. Atlanta, Georgia 30303	34 Peachtree Street, N.W. Atlanta, Georgia 30303	2	1-06-82	
First National Bank of Atlanta Two Peachtree Street, N.W. Atlanta, Georgia 30303	Two Peachtree Street, N.W. Atlanta, Georgia 30303	3	1-26-82	
Trust Company Bank 25 Park Place, N.E. Atlanta, Georgia 30302	25 Park Place, N.E. Atlanta, Georgia 30302	4	2-02-82	
Bayerische Vereinsbank AG (Union Bank of Bavaria) Munich, Germany	230 Peachtree Street, N.W. Suite 600 Atlanta, Georgia 30303	5	5-03-82	
Chase Bank International Newark, Delaware	5775-F Peachtree -Dunwoody Road Atlanta, Georgia 30342	6	7-15-82	

ATLANTA REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS

NAME OF PARENT BANK	LOCATION
Banco do Brasil S.A.	Brazil
The Bank of Tokyo, Ltd.	Japan

REPRESENTATIVE OFFICES OF DOMESTIC BANKS

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Bank of America NT & SA San Francisco, California	Atlanta
Columbus Bank and Trust Company, Columbus, Georgia, d/b/a The Georgia Company	Savannah
Bankers Trust Company New York, New York	Atlanta
The First National Bank of Boston Boston, Massachusetts	Atlanta
Commonwealth Savings Association Houston, Texas	Atlanta
The National Bank of Georgia Atlanta, Georgia	Savannah
Continental Illinois National Bank and Trust Company of Chicago Chicago, Illinois.	Atlanta
The First National Bank of Chicago Chicago, Illinois	Atlanta
Security Pacific National Bank Los Angeles, California	Atlanta

MISCELLANEOUS SUPERVISED INSTITUTIONS

Business Development Corporation of Georgia	Atlanta
Bank-owned Cooperative Data Centers: *	
First Financial Management Corp.	Atlanta
Financial Data Services, Inc.	Carrollton
Financial computer Services, Inc.	Commerce

* Does not include departments and wholly-owned subsidiaries of major correspondent banks which may perform data processing services for others.

SUMMARY OF ACTIVITIES OF CREDIT UNIONS

CREDIT UNION CHARTER APPLICATIONS APPROVED

NAME OF CREDIT UNION	LOCATION	APPROVED
Hapeville Auto Employees Credit Union	Hapeville	7-08-82
North Georgia Credit Union	Toccoa	3-25-82
South Georgia Area Public Employees Credit Union	Valdosta	7-15-82

APPLICATIONS FOR VOLUNTARY LIQUIDATIONS AND/OR MERGERS

NAME OF CREDIT UNION	LOCATION	ACTIVITY	APPROVED	COMPLETED
Carlton Credit Union	Albany	Merger	7-14-82	12-28-82
Mr. Friendly Credit Union	Atlanta	Liquidation	11-15-82	12-28-82
WASE Credit Union	East Point	Liquidation	1-27-82	5-19-82
CITISCO Credit Association	Gainesville	Liquidation	4-21-82	8-30-82
West Central Ga. Educators' Credit Association	LaGrange	Merger	7-16-82	10-07-82
Savannah Transit Credit Union	Savannah	Merger	9-02-82	9-17-82
Vermont American Employees' Credit Union	Toccoa	Merger	9-20-82	10-04-82

SUMMARY OF ADDITIONS AND DELETIONS DURING 1982

STATE-CHARTERED CREDIT UNIONS

IN OPERATION JANUARY 1, 1982	176
CREDIT UNIONS OPENING DURING YEAR	+3
CREDIT UNIONS DELETED BY MERGERS AND LIQUIDATIONS	-7
TOTAL ACTIVE CREDIT UNIONS IN OPERATION DECEMBER 31, 1982	172

RECEIVERSHIP LIQUIDATIONS

NAME OF CREDIT UNION	LOCATION	CLOSED	RECEIVER OR DEPUTY RECEIVER
Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union	Augusta	3-09-79	GCUDIC
Unpaid Claims			$18,719.88
Liquidation Expenses Payable			1,398.93
Estimated Value of Remaining Assets			12,286.96
Marion Manufacturing Credit Union	Atlanta	5-15-81	GCUDIC
Unpaid Claims			$19,435.08
Liquidating Expenses Payable			938.82
Estimated Value of Remaining Assets			15,313.89
SAV Employees' Credit Union	Atlanta	9-23-76	GCUDIC
Unpaid Claims			$23,657.64
Liquidation Fees Payable			407.72
Estimated Value of Remaining Assets			1,833.29
TEXACOTE Credit Union	Dalton	3-05-80	GCUDIC
Unpaid Claims			$ 510.00
Liquidation Expense Payable			1,074.93
Estimated Value of Remaining Assets			5,708.05
DDI Employees' Credit Union	Dalton	7-29-80	GCUDIC
Unpaid Claims			$ 320.06
Liquidation Expense Payable			839.78
Estimated Value of Remaining Assets			8,603.48

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS**
Albany	Dougherty	Albany Federal Employees	12-14-33	2,282
Albany	Dougherty	Good Life	12-08-80	107
Albany	Dougherty	Keenan	12-29-36	732
Albany	Dougherty	Phoebe Putney Employees'	5-15-74	363
Americus	Sumter	Sumter County Teachers	4-04-36	177
Athens	Clarke	AGH Employees'	10-28-75	104
Athens	Clarke	Athens Division	3-07-29	850
Athens	Clarke	Dairy-Pak Athens	3-25-57	203
Athens	Clarke	Educators'	5-18-59	240
Atlanta	Fulton	A D Co. Employees	4-10-53	416
Atlanta	Fulton	Amarlite Employees	9-10-80	130
Atlanta	Fulton	American Freight System Employees	11-07-80	10,635
Atlanta	Fulton	AMILSCO	2-24-60	32
Atlanta	Fulton	ARMCO	3-17-48	84
Atlanta	Fulton	Associated	1-23-56	9,783
Atlanta	Fulton	Atlanta City Employees	8-30-28	5,270
Atlanta	Fulton	Atlanta Coca-Cola Bottling Co. Employees'	5-04-73	3,694
Atlanta	Fulton	Atlanta Cooperative Credit Association	2-02-39	210
Atlanta	Fulton	Atlanta Postal	11-03-25	86,952
Atlanta	Fulton	Atlanta Railway Postal Clerks	3-15-28	6,023
Atlanta	Fulton	Atlanta Teachers	11-26-26	10,700
Atlanta	Fulton	Atlantic Steel	11-26-26	5,325
Atlanta	Cobb	Chevron Southern	11-23-33	1,260
Atlanta	DeKalb	DayCo	10-31-75	1,086
Atlanta	Fulton	Delta Employees	3-08-40	170,560
Atlanta	Fulton	DuPont Atlanta Employees'	8-12-49	292
Atlanta	Cobb	Employes, Swift and Company	4-27-33	163
Atlanta	Cobb	The Federal Employees	3-31-30	50,337

**AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS**
Atlanta	Fulton	G. H. E. Employees	8-21-80	1,934
Atlanta	Fulton	GPC	6-10-74	460
Atlanta	DeKalb	GTA	10-01-75	1,786
Atlanta	DeKalb	Georgia Central	5-01-36	157,213
Atlanta	Fulton	Georgia Department of Human Resources	7-30-51	3,400
Atlanta	Fulton	Georgia Department of Public Safety	6-22-70	1,654
Atlanta	Fulton	Georgia DOT	11-19-51	6,489
Atlanta	Fulton	Georgia E.S.A.	1-05-40	2,432
Atlanta	Cobb	Georgia International	12-10-62	485
Atlanta	Fulton	Georgia State Department of Education	3-15-54	5,420
Atlanta	Fulton	Georgia Telco	12-06-43	142,854
Atlanta	DeKalb	Gulf Oil Employees	10-07-41	971
Atlanta	Fulton	H M B Employees	1-11-73	619
Atlanta	Cobb	John J. Harte Associates	3-28-74	39
Atlanta	Fulton	Hospital Authority Employees	5-15-46	2,381
Atlanta	Fulton	IBEW Local 613	7-21-80	1,360
Atlanta	Fulton	Journal-Constitution Employees	4-30-28	3,707
Atlanta	Fulton	Mead Packaging Employees'	4-30-28	2,724
Atlanta	Fulton	Munford Employees	6-14-73	468
Atlanta	DeKalb	Mutual Savings	12-23-33	9,062
Atlanta	Fulton	Piedmont Hospital	3-29-74	563
Atlanta	Fulton	Presbyterian Center	11-26-56	133
Atlanta	DeKalb	Reliance	1-23-78	6,611
Atlanta	Fulton	Rich's Employees	3-04-38	11,430
Atlanta	Fulton	Ruralist Employees	8-06-47	237
Atlanta	Fulton	S. M. C. R. C.	1-10-39	292
Atlanta	Fulton	Sewell Employees	1-14-75	500
Atlanta	Fulton	Southern Freight Bureau Employees	11-19-35	446
Atlanta	Fulton	State Employees	11-14-61	9,227
Atlanta	Fulton	The Thrift	10-24-28	6,382

**AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS**
Atlanta	Fulton	United Family Employees	8-07-56	339
Atlanta	Fulton	USSAC	3-24-33	768
Atlanta	Fulton	White Columns	6-11-64	434
Atlanta	Fulton	Williams Bros. Employees' Savings and Credit Association	9-20-78	858
Attapulgus	Decatur	Attapulgus Employees	11-05-81	109
Augusta	Richmond	Health Center	1-16-76	1,252
Augusta	Richmond	King Mill Savings & Credit Association	6-20-57	1,920
Augusta	Richmond	Richmond County Health Department Employees	12-20-52	260
Bainbridge	Decatur	Amoco Fabrics Company Credit Association	1-31-75	175
Baldwin	Banks	Fieldale	10-10-80	693
Brunswick	Glynn	Glynn County Federal Employees	4-03-53	3,447
Calhoun	Gordon	Calhoun-Gordon County Educators'	1-14-75	132
Calhoun	Gordon	Crown Crafts, Inc. Employees	6-11-76	159
Cartersville	Bartow	Stratton Industries Credit Association	10-20-81	137
Chamblee	DeKalb	Lay Employees Savings and Loan	9-04-51	1,765
Chatsworth	Murray	Cumberland Credit Association	10-02-81	86
College Park	Fulton	Associated Grocers	6-29-32	1,001
Columbus	Muscogee	W. C. Bradley Employees' Credit Association	9-30-75	160
Columbus	Muscogee	"CPC"	2-15-73	18
Columbus	Muscogee	Columbus Coca-Cola Employees	10-06-48	72
Columbus	Muscogee	Columbus Health & Hospital	11-25-53	786
Columbus	Muscogee	Columbus Postal	1-07-27	7,902
Columbus	Muscogee	Columbus Regional Hospital	7-18-75	71
Columbus	Muscogee	Gas Light Employees	11-12-57	241
Columbus	Muscogee	Swift	2-26-65	1,064
Columbus	Muscogee	Tom's Credit Association	11-03-81	133

**AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS**
Cordele	Crisp	Harris Employees	5-19-47	300
Cornelia	Habersham	Ethicon	1-30-79	725
Cornelia	Habersham	Statco	1-18-65	507
Cuthbert	Randolph	Day Company Inc., Employees	6-10-81	15
Dalton	Whitfield	N. G. E. M. C.	8-27-52	327
Dalton	Whitfield	Tappan Employees	5-06-80	55
Dalton	Whitfield	Whitfield County Postal Employees	3-02-51	383
Decatur	DeKalb	Decatur Employees'	12-31-79	52
Decatur	DeKalb	Decatur Postal Employees	10-30-51	1,271
Decatur	DeKalb	Decatur Teachers	11-16-55	367
Decatur	DeKalb	Kraft Employees	5-29-34	3,998
Decatur	DeKalb	The Woodco	6-17-53	150
Doraville	DeKalb	F. D. & L. Employees	6-03-45	858
Doraville	Gwinnett	Gaylord Employees'	2-14-55	183
Douglas	Coffee	Coffee General Hospital Employees	3-03-72	90
Dry Branch	Bibb	Georgia Kaolin Employees	1-08-51	469
Dublin	Laurens	Dublin Federal Employees	1-16-51	774
East Point	Fulton	Colonial Stores Employees	8-13-29	7,791
East Point	Fulton	East Point Municipal Employees	3-06-41	397
East Point	Fulton	Fulton Teachers	11-02-30	4,851
East Point	Fulton	Perry Communications	8-27-62	307
Eastman	Dodge	Stuckey's Employees' Association	10-04-60	87
Fitzgerald	Ben Hill	P. H. P. Credit Association	4-05-76	489
Forest Park	Clayton	Sexton Atlanta Employees	1-12-45	79
Fort McPherson	Fulton	Fort McPherson	7-23-48	5,148
Gainesville	Hall	HCH Employees'	10-15-74	299
Gordon	Wilkinson	Freeport Kaolin Employees'	5-15-79	293
Griffin	Spalding	Launderers & Cleaners	3-09-72	1,429

**AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNION

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS**
Hapeville	Fulton	Hapeville Auto Employees	7-09-82*	3,100
Hapeville	Fulton	Hapeville Employees'	3-29-79	316
Hazlehurst	Jeff Davis	H and S Employees Credit Association	8-02-72	120
Hazlehurst	Jeff Davis	Patchogue-Plymouth Employees Credit Association	8-15-68	1,477
Helen	White	Orbit Savings & Credit Association	9-27-77	203
Jackson	Butts	CGEMC Employees	9-09-53	198
Jonesboro	Clayton	C. C. B. E. Employees	12-30-57	1,827
Jonesboro	Clayton	Clayton Cities & County Employees	1-05-71	1,093
LaFayette	Walker	Roper LaFayette Employees'	3-29-74	153
Macon	Bibb	City Employees	2-28-51	253
Macon	Bibb	Concrete	4-02-80	105
Macon	Bibb	Federal Employees	2-01-26	2,052
Macon	Bibb	Georgia Kraft Employees	1-31-49	3,261
Macon	Bibb	Macon Firemen's	4-18-42	240
Macon	Bibb	Macon Police	10-02-50	323
Macon	Bibb	Macon Water Works	7-11-50	145
Macon	Bibb	Medical Center of Central Georgia	12-01-71	1,350
Macon	Bibb	The Proctor & Gamble Macon Employees	3-12-46	596
Macon	Bibb	Smith and Sons Employees	6-07-73	253
Macon	Bibb	C-MAR	10-29-64	3,401
Marietta	Cobb	Kennestone Regional	6-10-81	1,038
Marietta	Cobb	Engelhard Employees'	3-04-80	109
McIntyre	Wilkinson	Baldwin County Hospital Employees	1-06-58	497
Milledgeville	Baldwin	Central State Hospital	8-28-52	6,830
Milledgeville	Baldwin	Champion Employees' Credit Association	8-19-77	342
Monroe	Walton	Southern Frozen Employees	11-22-72	252
Montezuma	Macon	Employees Credit Union, c/o New Sipco, Inc.	4-24-33	123
Moultrie	Colquitt	Nashville Mills Employees Association	11-21-72	730
Nashville	Berrien			

*CONVERTED FROM FEDERAL TO STATE CHARTER
**AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS**
Norcross	Gwinnett	Genuine Parts	1-25-37	598
Norcross	Gwinnett	Rock-Tenn Company Employees	7-30-74	458
Pine Mountain	Harris	Callaway Gardens	7-26-77	371
Ringgold	Catoosa	Salem Carpet Mills	7-06-73	402
Rome	Floyd	Floyd County Postal Employees	4-17-26	501
Rome	Floyd	Northwest Georgia Teachers	11-25-81	4,536
Rome	Floyd	Rome Kraft Employees	3-31-55	4,694
Savannah	Chatham	Family Lines Credit Union of Savannah	12-29-28	2,700
Savannah	Chatham	G. P. A.	11-17-52	1,304
Savannah	Chatham	Health Employees Chatham County	8-01-55	730
Savannah	Chatham	Savannah Electric and Power Employees	4-11-39	1,549
Savannah	Chatham	Savannah Federal	6-10-31	500
Savannah	Chatham	Savannah J-Mers	9-18-64	275
Savannah	Chatham	Savannah Postal	6-23-52	1,987
Savannah	Chatham	Savannah Regional Hospital	4-17-72	344
Savannah	Chatham	Southern States Employees	12-03-70	111
Savannah	Chatham	Workmen's Circle	2-06-50	1,294
Sea Island	Glynn	Sea Island Employees	5-27-80	2,627
Statesboro	Bulloch	Bulloch County School Employees	6-21-74	726
Tallapoosa	Haralson	Dixisteel	4-13-62	541
Thomasville	Thomas	Davis Employees Credit Association	10-13-70	238
Thomasville	Thomas	Flowers Employees Credit League	11-17-71	3,699
Toccoa	Stephens	North Georgia	3-29-82*	3,026
Toccoa	Stephens	Wright Manufacturing Employees	11-18-63	1,496
Tucker	DeKalb	Doctors Hospital Employees	7-29-74	265
Valdosta	Lowndes	South Georgia Area Public Employees	7-19-82	109
Valdosta	Lowndes	Valdosta Educators	11-28-72	538
Valdosta	Lowndes	Valdosta Onized	7-30-54	4,752
Vidalia	Toombs	Oxford Employees	12-09-76	601
Warner Robins	Houston	Christian Churches	4-28-80	215
Warner Robins	Houston	Warner Robins Employees	10-09-69	477
Wrens	Jefferson	Georgia-Tennessee Mining and Chemical Employees	3-31-70	33

*CONVERTED FROM FEDERAL TO STATE CHARTER
**AMOUNTS IN THOUSANDS

ABSTRACT OF REPORTS OF CONDITION
STATE-CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1982
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1981
(Amounts in thousands)

	DEC. 31 1982	%*	DEC. 31 1981	%*	AMOUNT Increase+ Decrease-	AMOUNT Increase+ Decrease-
ASSETS						
Cash on hand and in banks	$ 11,357	1.3	$ 7,164	1.1	$ 4,193+	58.5+
Shares, deposits, certif. in other financial institutions	251,202	28.7	127,124	18.8	124,078+	97.6+
U.S. Government Obligations	89,655	10.2	38,895	5.7	50,760+	130.5+
Other Investments	19,593	2.2	32,099	4.7	12,506-	39.0-
Loans	492,030	56.1	460,020	68.0	32,010+	7.0+
Other Assets	13,215	1.5	11,586	1.7	1,629+	14.1+
TOTAL ASSETS	$877,052	100.0	$676,888	100.0	$200,164+	29.6+
LIABILITIES						
Member savings deposits, and certificates	$803,209	91.6	$624,127	92.2	$179,082+	28.7+
Accounts Payable and other liabilities	8,185	0.9	7,805	1.2	380+	4.9+
Notes Payable	22,560	2.6	10,471	1.5	12,089+	115.5+
TOTAL LIABILITIES	$833,954	95.1	$642,403	94.9	$191,551+	29.8+
CAPITAL						
Reserves	$ 27,462	3.1	$ 22,916	3.4	$ 4,546+	19.8+
Undivided Earnings	15,636	1.8	11,569	1.7	4,067+	35.2+
TOTAL CAPITAL	$ 43,098	4.9	$ 34,485	5.1	$ 8,613+	25.0+
TOTAL LIABILITIES & CAPITAL	$877,052	100.0	$676,888	100.0	$200,164+	29.6+

* Percent of Total Assets

ABSTRACT OF STATEMENT OF INCOME AND EXPENSE
OF STATE-CHARTERED CREDIT UNIONS AS OF DECEMBER 31, 1982
(Amounts in thousands)

	Calendar Year Ending 12-31-82	%*	Calendar Year Ending 12-31-81	%*	AMOUNT Increase+ Decrease-	PERCENT Increase+ Decrease-
INCOME						
Interest on Loans	$ 64,050	63.9	$ 58,918	72.5	$ 5,132+	8.7+
Income from Investments	34,704	34.6	21,431	26.4	13,273+	61.9+
Other Income	1,458	1.5	892	1.1	566+	63.5+
TOTAL INCOME	$100,212	100.0	$ 81,241	100.0	$18,971+	23.4+
EXPENSES						
Employee Comp & Benefits	$ 8,454	8.4	$ 7,382	9.1	$ 1,072+	14.5+
Office Operations	3,660	3.7	2,901	3.6	759+	26.2+
Interest on borrowed money	1,559	1.6	1,487	1.8	72+	4.8+
Miscellaneous	6,554	6.5	6,339	7.8	215+	3.4+
TOTAL EXPENSES	$ 20,227	20.2	$ 18,109	22.3	$ 2,118+	11.7+
NET OPERATING INCOME	$ 79,985	79.8	$ 63,132	77.7	$16,853+	26.7+
To Div/Int on shares & Deposits	$ 69,747	69.6	$ 57,914	71.3	$11,833+	20.4+

* Percent of Total Income

LIST OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

CITY	COUNTY	NAME OF SAVINGS & LOANS	CHARTER DATE	TOTAL ASSETS**
Canton	Cherokee	North Georgia Savings and Loan Association, Inc.	3-29-79	$17,223
Marietta	Cobb	Cobb Savings and Loan Association	6-29-81	3,038

REPORT OF CONDITION OF STATE SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1982

ASSETS	
Cash	$ 1,507
Loans	13,695
Other Investments	3,097
Fixed Assets (net)	1,263
Other Assets	699
TOTAL ASSETS	$20,261
LIABILITIES	
Regular Installments Paid on Shares	$16,641
Loans in Process	855
Other Liabilities	75
TOTAL LIABILITIES	$17,571
CAPITAL	
Common Stock	$ 650
Paid-in Surplus	1,850
Reserves	0
Surplus and Undivided Earnings	190
TOTAL CAPITAL	$ 2,690
TOTAL LIABILITIES & CAPITAL	$20,261

**AMOUNTS IN THOUSANDS

ABSTRACT OF STATEMENT OF INCOME AND EXPENSE OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1982
(Amounts in Thousands)

	Calendar Year Ending 12-31-82
OPERATING INCOME	
Interest and Fees on Loans	$ 1,588
Interest on Investments & Deposits	466
Other Income	20
TOTAL OPERATING INCOME	$ 2,074
OPERATING EXPENSES	
Salaries and Employees Benefits	$ 246
Interest Expense	1,422
Occupancy Expense	100
Other Operating Expenses	171
TOTAL OPERATING EXPENSES	$ 1,939
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 135
Income Taxes	3
Securities Gains/Losses, Net	(1)
NET INCOME	$ 131

FIRMS LICENSED BY THE COMMISSIONER
UNDER THE GEORGIA SALE OF CHECK ACT,
APPROVED MARCH 2, 1965

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

Name and Location	Total Number of Georgia Agents
American Express Company American Express Plaza New York, NY 10004	609
Associates Financial Express, Inc. P. O. Box 220097 Dallas, TX 75222	214
BA Cheque Corporation & BankAmerican Corporation One Powell Street San Francisco, CA 94102	232
Barclays Bank International Ltd. 200 Park Avenue New York, NY 10017	0
The Chase Manhattan Corp. One Chase Manhattan Plaza New York, NY 10081	335
Citicorp & Citicorp Service, Inc. 399 Park Avenue New York, NY 10043	272

SALE OF CHECK COMPANIES - Continued

Name and Location	Total Number of Georgia Agents
First Chicago Cheque Corporation P. O. Box 8289 Chicago, IL 60680	10
Munford, Inc. P. O. Box 7701, Station C Atlanta, GA 30309	213
National Money Orders, Inc. 3200 Travis Street Houston, TX 77006	26
Republic Money Orders, Inc. 1700 Republic National Bank Building Dallas, TX 75201	437
Societe Francaise du Cheque de Voyage c/o American Express Company American Express Plaza New York, NY 10004	8
Thomas Cook, Inc. 11 West 42nd Street New York, NY 10036	26
Travelers Express Company, Inc. 5075 Wayzata Boulevard Minneapolis, MN 55416	659
Travellers Cheque Associates Ltd. c/o American Express Company American Express Plaza New York, NY 10004	39

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

	12-31-82	12-31-81
ASSETS		
Cash in Bank	$ 46,163	$ 55,056
Investments - Certificates of Deposits, etc.	3,082,265	2,228,868
Due from Members	650,278	7,585
Due from Credit Union in Liquidation	21,418	27,605
Fixed Assets	9,865	5,200
Other Assets	9,399	28,172
TOTAL ASSETS	$3,819,388	$2,352,486
LIABILITIES, RESERVES, CAPITAL		
Miscellaneous Accounts Payable	$ 3,824	$ 8,798
Reserve against Insurance Liabilities	2,051,316	1,558,263
Capital - Members' Paid-in Fees	1,764,248	785,425
TOTAL LIABILITIES, RESERVES, CAPITAL	$3,819,388	$2,352,486

Department of Banking and Finance
2990 Brandywine Road
Atlanta, Georgia 30341

BULK RATE
U.S. POSTAGE
PAID
Atlanta, Ga.
Permit No. 2620